

The Importance of Gender Equality for Living Incomes in Smallholder Farming Communities

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Living Income Community of Practice is an alliance of partners dedicated to the vision of thriving, economically stable, rural communities linked to global food and agricultural supply chains. The goal of this community is to support activities focused on improving smallholder incomes towards living incomes, aiming to enable smallholder farmers to achieve a decent standard of living. This community is a result of a partnership between Sustainable Food Lab, GIZ and ISEAL.

Anker Research Institute's mission is to engage in and disseminate high quality research, analysis, and training related to living wage and living income to inform and influence companies, empower working people, and shape public policy. The Institute is a founding member of the Global Living Wage Coalition, a unique knowledge-action partnership working to enable collaborative action to achieve a decent standard of living for working people and their families worldwide.

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EXECUTIVE SUMMARY

Living income and gender equality are human rights and important drivers of sustainable development and resilient supply chains. However, the **links between living income and gender equality are not widely understood**. Partly as a result, most companies do not fully integrate a gender perspective in their living income programmes.

The evidence indicates that ignoring gender makes living income interventions less effective and introduces serious risks of harm to women and girls, while addressing gender inequalities can help to build productive, resilient farming households and, by extension, enhance the sustainability and security of supply chains. This means there are **both business and human rights due diligence (HRDD) arguments for companies to integrate a gender perspective in living income activities**.

A shift in thinking and practice is needed to achieve this and ensure that living income initiatives target the right people with the right interventions to achieve maximum impact and avoid unintended harm. This includes a **shift from focusing on households and registered farmers as the end point to considering all people involved in producing export crops and generating incomes in smallholder households**. The goal should be decent livelihoods for all family members as a human right within the context of companies' sustainability and supply chain resilience strategies and their HRDD responsibilities.



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This implies adaptation of the concepts, measurement and intervention approaches being used for living income initiatives. It means exploring with women and men at different life stages the types of paid and unpaid work they do, and how their interests, opportunities and challenges for earning income vary – including their access to and control of resources for farming and how decisions about income from farming are made. And then using this information to design and implement holistic living income interventions that:

- **Recognize and address the root causes of gender inequalities**, including harmful gender norms and stereotypes and unequal power relations in households and communities.
- **Ensure segmentation approaches respond to the differentiated needs and aspirations** of diverse groups within farming communities.
- **Value all types of work**, whether paid or unpaid.
- **Align with local and international frameworks** for gender equality, human rights and sustainable development.
- **Collaborate** with other companies as well as producer organizations, government agencies, NGOs, research institutes and others to enhance efficiency and reach scale.

Also important is implementation of **gender-responsive monitoring, evaluation and learning systems** to track the results of interventions, identify where improvements can be made, and mitigate any unintended negative effects, as well as investment in research to understand the contribution of gender-transformative approaches to closing living income gaps.



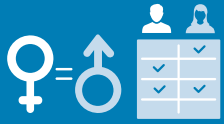





The framework in Figure 2 can be used by companies and the organizations they work with to assess their current activities and progressively move towards full integration of gender in living income programmes. It contains concrete actions that companies can take in relation to strategy and resources, measurement and analysis, design and implementation of interventions, and evaluation of effectiveness. For each of these areas, there are actions with an increasing level of gender integration from gender-blind to gender-transformative, to enable companies to choose strategies that align with their current stage of gender integration. The framework also includes links to good practice examples for inspiration, and further resources are provided at the end of this paper for guidance as companies move through this journey.

Figure 1: The spectrum from gender-blind to gender-transformative approaches.



Source: Adapted from the [Gender Transformative Tracker tool](#) developed by Oxfam Business Advisory Service for the International Coffee Organization (ICO).

Figure 2: Actions companies can take to move from a gender-blind to a gender-transformative approach to living income. (See pages 25–27 for good practice examples)

	GENDER BLIND 	GENDER AWARE 	GENDER RESPONSIVE 	GENDER TRANSFORMATIVE 
STRATEGY & RESOURCING 	<ul style="list-style-type: none"> None 	<ul style="list-style-type: none"> Partner with organizations with gender expertise 	<ul style="list-style-type: none"> Build internal knowledge, capacity and leadership on gender Develop a gender strategy that covers living income programme Ensure adequate budget for gender-related activities 	<ul style="list-style-type: none"> Collaborate with others to address root causes of gender inequality and low incomes Support development of sector-wide gender-transformative living income strategies
MEASUREMENT & ANALYSIS 	<ul style="list-style-type: none"> No assessment of gender differences 	<ul style="list-style-type: none"> Use existing resources to understand gender context in sourcing locations Use gender-aware methodologies and gender-disaggregated data to measure living income gaps 	<ul style="list-style-type: none"> Explore gender and power dynamics and economic opportunities and challenges for women and men in sourcing locations Conduct full assessment of gender-related risks including potential negative impacts of living income interventions 	<ul style="list-style-type: none"> Measure the time household members spend on different types of work and returns on investment from different economic activities Include the value of unpaid work in costs of production and pricing systems
DESIGN & IMPLEMENTATION OF INTERVENTIONS 	<ul style="list-style-type: none"> No consideration of different needs and perspectives of women and men 	<ul style="list-style-type: none"> Promote access to inputs and finance for women farmers Ensure unpaid family labour and wage workers are included in training on good agricultural practices 	<ul style="list-style-type: none"> Design living income interventions based on gender analysis and in dialogue with women, men, girls and boys Support gender mainstreaming in producer organizations and promote women's participation and leadership Support women to engage in economic activities that are profitable and attractive to them Engage with men and community leaders to ensure recognition of women's work and joint decisions on household income use 	<ul style="list-style-type: none"> Support women to organize and address challenges collectively Engage with men, women and communities to tackle harmful gender norms and stereotypes and enable more equal gender roles and relations in households Address gender inequalities in access to land and other assets Enable access to labour-saving technologies and childcare services Enable access to social security and health insurance schemes Support the professionalization of labour services and living wages and equal pay for workers on smallholder farms
EVALUATION OF EFFECTIVENESS 	<ul style="list-style-type: none"> No gender analysis 	<ul style="list-style-type: none"> Use gender-aware methodologies and gender-disaggregated data to measure effectiveness of living income interventions 	<ul style="list-style-type: none"> Develop gender-responsive monitoring, evaluation and learning systems to track results of living income interventions and improve living income programmes Evaluate impact of gender interventions on household incomes and income security 	<ul style="list-style-type: none"> Assess impacts of living income interventions on gender inequality and use findings to improve programme design and resourcing

Source: The authors.



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CONTENTS

EXECUTIVE SUMMARY	5
1 INTRODUCTION	10
2 WHY IS GENDER EQUALITY IMPORTANT FOR LIVING INCOME INITIATIVES?	11
3 HOW ARE COMPANIES INTEGRATING A GENDER PERSPECTIVE IN THEIR LIVING INCOME INITIATIVES?	14
3.1 Overall approach to gender equality and integration with living income programmes	14
3.2 Integration of a gender perspective during measurement of living income gaps	15
3.3 Integration of a gender perspective in interventions to close living income gaps	16
4 CHALLENGES TO ADVANCING GENDER AND LIVING INCOME INTEGRATION	19
4.1 Conceptual issues	19
4.2 Measurement challenges	21
4.3 Knowledge gaps	22
4.4 Practical constraints	23
5 HOW TO ADVANCE GENDER EQUALITY AND LIVING INCOMES IN SMALLHOLDER FARMING COMMUNITIES	24
Good practice examples	27
Useful resources	30
Glossary and Abbreviations	31

1 INTRODUCTION

Companies in the agricultural sector are increasingly including living income initiatives as part of their sustainability and supply chain resilience strategies. There are important links between gender equality and living incomes, but these are not widely recognized or understood. This joint briefing paper by the Anker Research Institute (ARI) and the Living Income Community of Practice (LCoP) aims to address this issue to promote more advanced thinking and practice on gender equality and living income among companies and the organizations they work with.¹

The paper draws on the findings from several decades of research and practice on gender equality in agriculture and more recent insights and analysis by gender experts and practitioners in the living income space,² as well as an online survey of companies sourcing from smallholder farmers carried out for this study.³

The paper first explains why gender equality is important for living income initiatives and why there are human rights risks associated with living income interventions that ignore gender issues. It then assesses the living income approaches used by companies and identifies conceptual and measurement challenges, knowledge gaps and practical issues that are constraining the full integration of a gender perspective into their programmes. The final section provides a framework of actions that companies and others can use to assess where they are and how they can progressively move towards a gender-transformative approach that tackles the root causes of gender inequality, enables decent livelihoods for all members of farming households and communities and fosters sustainable, resilient supply chains.

BOX 1. DEFINING GENDER EQUALITY AND LIVING INCOME

GENDER EQUALITY



Indicates a state in which women and men enjoy equal rights, opportunities and entitlements in civil and political life. It implies their equal participation in decision-making, their equal ability to exercise their human rights, their equal access to and control of resources, services and the benefits of development, in addition to equal opportunities in employment and in all other aspects of their livelihoods.

Food and Agriculture Organization of the United Nations⁴

LIVING INCOME



The net annual income required for a household in a particular place to afford a decent standard of living for all members of that household. Elements of a decent standard of living include: food, water, housing, education, healthcare, transport, clothing, and other essential needs including provision for unexpected events.

Living Income Community of Practice

1. Relevant companies include retailers, brands, traders, manufacturers, processors, importers and exporters. As part of their living income programmes, companies may work with a range of organizations including producer organizations, service providers, standards organizations, multistakeholder initiatives, NGOs, research institutes, and others.

2. Representatives from 12 organizations (retailers, traders, producer organizations, standards setters, NGOs and researchers) were selected to participate in the study based on their in-depth knowledge of gender and/or living income initiatives in agricultural supply chains, either specific to a particular company or more generally. Participants were interviewed and also reviewed a draft of this paper.

3. Details of the survey are provided in section 3 of this paper.

4. FAO. 2023. *The Status of Women in Agrifood Systems*. Food and Agriculture Organization: Rome.

2 WHY IS GENDER EQUALITY IMPORTANT FOR LIVING INCOME INITIATIVES?

Identifying and addressing gender-specific constraints should be part of any effort to increase incomes among farming households because productivity and incomes for women in agriculture are systematically lower than those of men.⁵ Living income initiatives that ignore gender issues are less effective and less efficient and risk causing unintended harm to women and girls.

Globally, women account for 38% of the agricultural labour force and in many countries, agriculture is a more important source of livelihood for women than for men. Productivity and incomes for women farmers are lower, on average, than those of men due to women having less access to land, education, inputs, services, finance and digital technology - and less decision-making power over use of household resources. Wages for agricultural workers are also lower for women, on average, due to often being constrained to low-skilled, irregular, informal and unpaid work. Women's disproportionate responsibility for care work and limits on their freedom of movement, both rooted in discriminatory socio-cultural norms and beliefs, often limit their engagement in paid work and their participation in training and producer organizations. For these and other reasons, the challenges faced by women in the agriculture sector are often different from those for men.

BOX 2. GENDER DIFFERENCES IN THE CHALLENGES FACED BY WOMEN AND MEN COCOA FARMERS IN GHANA



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A 2024 living income survey of cocoa households in Ghana found women-headed households (which account for 37% of all households in Ghana⁶) have significantly lower yields than men-headed households.⁷ When asked about challenges faced, women stressed difficulties related to ageing cocoa trees and management of pests and diseases, including difficulties accessing spraying and pruning equipment provided by COCOBOD (the national cocoa board and extension service provider) as a result of this equipment being predominantly managed and organized by men. Women also said access to labour is a major problem for them, as many are widows or have absent husbands and so have less family labour to draw on than men. These issues were far less often reported by men.

5. FAO. 2023. Ibid.

6. Ghana Statistical Service (GSS) and ICF. 2024. *Ghana Demographic and Health Survey 2022*. Accra, Ghana, and Rockville, Maryland, USA: GSS and ICF.

7. Manu, I., Koduah Enning D., Baah, F., Ahenkorah-Frimpong, G., Bandanaa, J., Ineichen, K., Schmid, R., Blockeel, J. 2024. *Income study of cocoa producing households in Ghana. An evaluation of household income, living income gaps, and the contribution of sustainability interventions on cocoa farming households' income situation*. Ghana COCOBOD, Swiss Platform for Sustainable Cocoa (SWISSCO) and Research Institute of Organic Agriculture (FiBL).

This means that interventions to enhance productivity and incomes need to understand and address the specific constraints that women and men farmers face.⁸ While many of the difficulties for women may also be experienced by men, such as limited access to inputs, finance or labour, the solutions are often different for women as the root causes may include discriminatory attitudes and behaviours among service providers and officials and other gender issues. Exploring the root causes of gender differences and implementing targeted activities to address them will therefore help ensure interventions are effective for all types of farmers.

The needs and contributions of women and men who work on their family farms but who are not farm owners or managers also need to be recognised and valued as part of living income initiatives. Around the world, smallholder farms are predominantly owned or managed by older men, but women, adolescent girls and younger men are often expected to dedicate considerable time to working on the farm, preparing food for farmworkers and/or doing book-keeping as unpaid family labour. This is especially true when men migrate for paid work elsewhere, leaving their spouses to manage family farms. Women of all ages and young men may also work as wage labour on other smallholder farms. These unpaid and wage workers are frequently ignored or marginalized by agricultural service providers and the implementers of projects, despite the important contributions they make and their potential for enhancing production.⁹ For instance, the spouses of men farm owners and managers are often involved in tasks that are critical for productivity and quality such as tending young plants and post-harvest processing but do not receive training on how these tasks should be performed because they are not registered as farmers or because they are more difficult to reach. This means training is less effective for achieving the intended objectives. Women also miss out on opportunities to gain new skills and fulfil their potential.

Interventions to improve production often require more labour to be dedicated to farm work and this can mean women and young men are obliged to spend more time on the farm even if this is not their choice or adds to their burden of work. This can be especially difficult for women because they typically combine farm-related work with many other types of work such as growing food crops, looking after small livestock, preparing meals, child- and elder-care, casual wage labour, and small business and trading activities. Men also engage in multiple forms of work, but when the amount of time spent on paid and unpaid work is measured, studies in all regions of the world find that women work longer hours per day than men, on average.¹⁰ **Some women may be subjected to violence if they refuse to work more on their spouses' farms. They may also be pulled away from economic activities that give them financial independence, which has a disempowering effect.** These are serious impacts on women's human rights that companies are increasingly likely to be held accountable for, given the evolving landscape of mandatory HRDD. It is therefore essential that any intervention to enhance farm production takes into consideration the potential impacts for all people involved in production and involves women and men at different life stages as well as adolescent girls and boys during intervention design and implementation.

More broadly, when designing interventions to increase household incomes, it is important to engage meaningfully with women and men to explore the economic activities that they are involved in and their individual preferences and needs for support. For example, it may be the case that strengthening women's small business activities would bring in more income to the family than increasing their involvement in farming and would be more attractive to women as it would enhance their financial independence. Skills development and promoting living wages and gender pay parity for waged agricultural workers

8. This particularly relates to women who own farms individually and women who jointly own a farm but their spouse has migrated for work leaving the woman to manage the farm on a day-to-day basis.

9. Barrientos, S. 2013. *Gender production networks: Sustaining cocoa-chocolate sourcing in Ghana and India*. Brooks World Poverty Institute Working Paper 186, University of Manchester: UK.; Fairtrade Foundation. 2020. *The invisible women behind our chocolate*. Fairtrade Foundation, UK.

10. Charmes, J. 2019. *The Unpaid Care Work and the Labour Market. An analysis of time use data based on the latest World Compilation of Time-use Surveys*. International Labour Office: Geneva.

could be another effective strategy if some household members spend considerable time on this type of work. Alternatively, providing access to labour-saving technologies that reduce the time required for unpaid work - such as small machinery for food processing, fuel-efficient stoves and water supply and storage¹¹ - may enable household members to spend more time on productive activities that would raise household incomes. **Whichever strategy is pursued, it is crucial to engage with men and create enabling conditions for women's economic activities and ensure that changes in women's roles and financial independence are accepted and seen as positive.**

It is also important to recognize that higher incomes from farming have less impact on standards of living, wellbeing and food security if decisions about use of income are not shared between men and women – which is common. While increases in farm incomes benefit all household members, the benefits are not evenly distributed, and women and men often have different priorities for how to use income. Women typically spend more time on the production of food for household consumption and sale in small quantities in local markets, and tend to invest a higher share of their income on child nutrition, education and health, while men typically choose to invest more in “cash crops” (crop grown in larger volumes for profit) and other economic activities.¹² All of these types of expenditure are important, and joint decision-making brings greater improvements in living standards and food security than decisions made only by men.¹³ Joint decision-making is also fairer given the proceeds of farming depend on the labour of both men and women. But in many smallholder farming households, there is a lack of transparency around incomes earned and decisions around use of farm income are dominated by men.¹⁴

BOX 3: DEMONSTRATING THE LINKS BETWEEN DECISION-MAKING POWER FOR WOMEN AND INCREASED HOUSEHOLD INCOMES, FOOD SECURITY AND RESILIENCE.



A meta-analysis of impacts achieved by 24 projects funded by IFAD found that projects that increase women's decision-making power over income and/or resources are also significantly more effective in increasing household incomes, dietary diversity, food security and resilience than projects that do not strengthen women's agency. Results indicate that the number of people that see appreciable gains in their incomes and household dietary diversity increases by 5% and 9% respectively, while the number of people that see significant gains in resilience increases by 19%.¹⁵

11. IFAD. 2016. *Reducing rural women's domestic workload through labour-saving technologies and practices*. International Fund for Agricultural Development: Rome.

12. FAO. 2023. Ibid.

13. Doss, C. 2013. Intrahousehold Bargaining and Resource Allocation in Developing Countries. *World Bank Research Observer*, 28(1), 52–78; FAO. 2023. Ibid.

14. Agarwal, B. 1997. “Bargaining” and Gender Relations: Within and Beyond the Household. *Feminist Economics*, 3(1), 1–51; FAO. 2023. Ibid.; Bah, A. and Laven, A. 2019. *Closing the income gap of cocoa households in Côte d'Ivoire – taking a gender sensitive household approach*. KIT Royal Tropical Institute: Amsterdam.

15. FAO. 2023. Ibid.

3 HOW ARE COMPANIES INTEGRATING A GENDER PERSPECTIVE IN THEIR LIVING INCOME INITIATIVES?

This section explores how a gender perspective is currently being integrated into company living income programmes, first in terms of the overall approach and then in relation to the measurement of living income gaps and the design and implementation of interventions to close these gaps. This analysis is based on the findings from the online survey (details in Box 4) as well as information provided by the experts who participated in this study.

BOX 4: DETAILS OF THE ONLINE COMPANY SURVEY AND SURVEY RESPONDENTS

23 COMPANIES RESPONDED:



4 x
RETAILERS



2 x
BRANDS



7 x
PROCESSORS/
MANUFACTURERS



8 x
TRADERS



2 x
EXPORTERS

A short online survey for companies purchasing from smallholder farming communities was sent to all LICoP members by email and promoted on LinkedIn. Participation was voluntary and anonymous. The survey aimed to gather information about current practices related to living income and gender equality. 23 companies responded: 4 retailers, 2 brands, 7 processors/manufacturers, 8 traders and 2 exporters. 7 producer organizations also responded. **Half of respondents are in the early stages of implementing living income programmes** while the other half are evolving their approach or at an advanced stage. Most purchase multiple commodities from smallholder farmers, with **over 12 sectors represented** but highest coverage for cocoa and coffee. This is not a representative sample of all companies implementing living income initiatives.

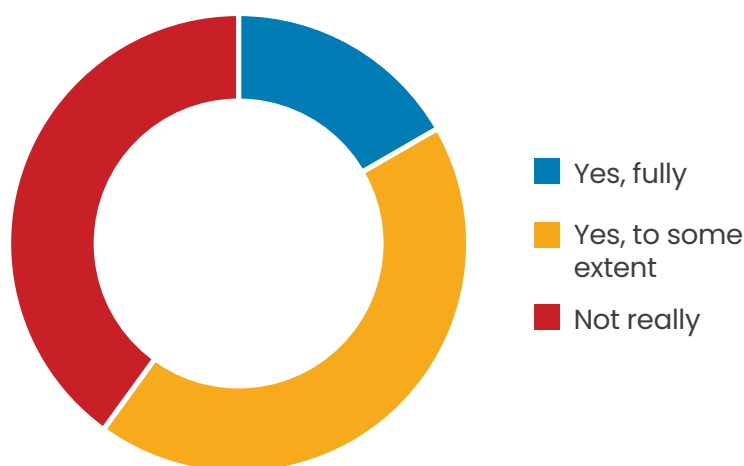
3.1. Overall approach to gender equality and integration with living income programmes

Most companies have some awareness of gender issues in smallholder farming communities but the level of commitment to promoting gender equality varies widely. Leading companies have progressed from isolated gender projects to more comprehensive gender strategies and approaches. But many companies are only in the early stages of planning and implementing activities in this area or have not yet seriously considered the implications of continued gender inequality for their supply chains.

It is rare for a gender perspective to be fully integrated into living income programmes.

According to key informants as well as respondents to our online survey, most companies have yet to fully integrate a gender perspective in their living income programmes. Much depends on internal capacity and resources and whether the importance (and benefits) of treating gender as a cross-cutting issue is understood. Also important is the extent to which partners (researchers, NGOs, standards organizations, etc.) push for gender issues to be considered. The companies that have more integrated approaches tend to be those that have strong gender advocates internally and/or partner with organizations with gender expertise.

Figure 3: 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.

3.2. Integration of a gender perspective during measurement of living income gaps

Gaps to a living income are measured at household level, mostly based on estimates of income from export crops. There is insufficient exploration of other income sources and gender differences between and within households. Companies and researchers assess whether smallholder farming households earn a living income by investigating net income from different sources and comparing total household income with an appropriate living income benchmark.¹⁶ Living income gaps for women-headed households are sometimes compared with living income gaps for men-headed households but in the online survey conducted for this study, only a third of respondents said they are doing this basic level of gender disaggregation (Figure 4).¹⁷

Beyond this, there has been little investigation of gender differences in incomes earned or returns to labour for different types of economic activities that men and women in farming households engage in. In many cases, full details are only obtained for the export crop of interest, while income from other sources including other crops and off-farm and non-farm activities is estimated using methods that have a large margin of error.¹⁸ As a result, not enough information is gathered to define strategies for closing living income gaps that take into account all economic activities pursued by household members, particularly those of women who do not own or manage their own farms.

16. This paper does not discuss how a living income is estimated for a location. For details of how the Anker Methodology® integrates a gender perspective into its living income and living wage estimates, see: Smith, S., Anker, R. and Anker, M. 2023. *How Gender is Embedded in the Anker Methodology and an Exploration of Care Work and Living Wage*. Anker Research Institute Working Paper Series: No. 9.

17. The respondents that are disaggregating findings on living income gaps by gender are 3 of the 7 producer organizations, 3 of the 7 processors/manufacturers, 2 of the 8 traders, and 1 of the 2 brands. None of the exporters or retailers that participated in the survey said they are doing this.

18. For example, survey respondents may be asked what proportion of household income comes from the main crop and this percentage is then used to calculate household income by extrapolating net income from the main crop.

“*The labour allocation of adult household members, including what options households have to earn a good income, returns to household labour, and a fair remuneration for work, are often not considered in the design of policies and interventions aimed to increase smallholder farming household incomes.*”

Waarts, Suter and van Asten, October 2024¹⁹

3.3. Integration of a gender perspective in interventions to close living income gaps

Living income interventions are not always designed with due consideration of gender issues in the targeted communities. Half of respondents to the company survey have analysed gender issues in the smallholder communities that they work with and a third have a gender strategy that guides their activities (Figure 4). For their activities to close living income gaps, around a third take into consideration the different needs of women and men farmers and/or the needs of workers including family labour. These positive responses are from a mix of company types as well as some producer organizations. However, only 40% of companies are taking more than one of the possible gender-responsive actions indicated in Figure 4 and most do not currently consider gender issues when designing living income interventions. This is in line with the perceptions of key informants interviewed for this study.

Figure 4: Survey responses to “Please indicate if any of the following apply to your company’s activities with smallholder farming communities?” (Multiple responses allowed)



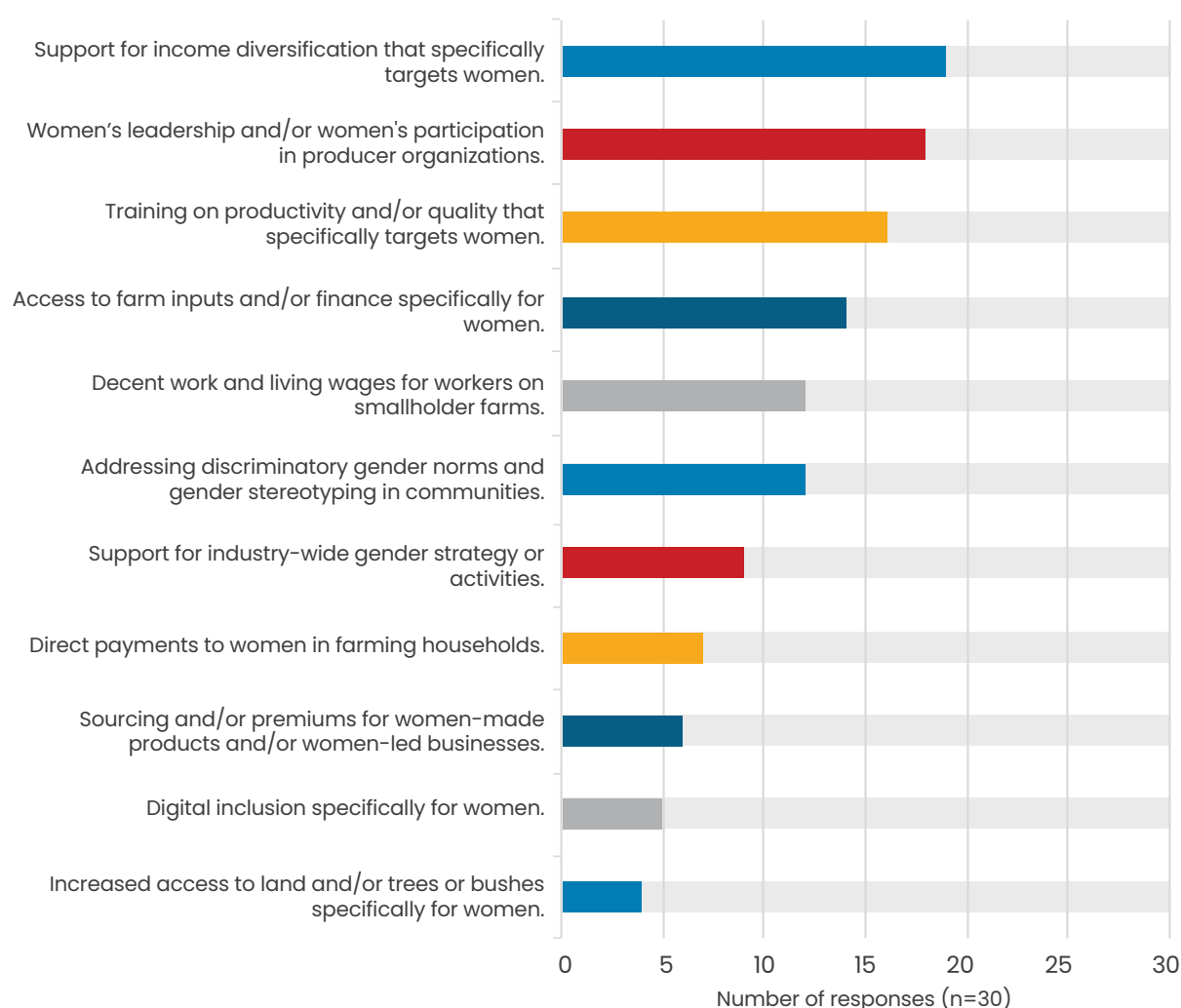
Source: ARI-LiCoP company survey on approaches to gender equality and living income. This was a voluntary online survey of companies that purchase from smallholder farming communities. The sample is not representative.

19. Waarts, Y., Suter, Y.-P. and van Asten, P. 2024. *Return on household labour: a means to accelerate the path to a living income for smallholder coffee farming households*. Wageningen University and Research: Netherlands.

Companies are implementing a range of activities to support women in farming communities, but this is often done in isolation from living income interventions.

The gender-related activities most frequently reported by survey respondents are: support for income diversification that specifically targets women; promotion of women's leadership and participation in producer organizations; training for women on productivity and/or quality; and access to farm inputs and/or finance for women (Figure 5). There are also a good number of companies that promote decent work and living wages for workers on smallholder farms and support activities to address discriminatory gender norms and stereotypes, which is encouraging. However, according to key informants, gender-related activities such as these are commonly relatively small-scale projects that are not fully integrated with living income programmes or mainstreamed in company sourcing practices. There is also not enough attention paid to addressing gender inequalities in access to land and other productive resources.

Figure 5: Company survey responses to “Please indicate if your company has undertaken or supported others to undertake activities in any of the following areas” (Multiple responses allowed)²⁰



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.

20. There were no clear differences between the types of responses that different types of companies gave. Exporters and brands reported more activities (average 6.5 and 6 activities, respectively), and retailers fewer (average 2.5 activities), with the other types of respondents averaging between 3.4 and 4.3 activities each. However, given the small sample size, these results may not be meaningful.

Significant investment has gone into productivity growth and price premiums but the lack of a gender perspective in many of these efforts may be increasing gender inequality. Women farmers have less land, lower productivity and less decision-making power than men farmers, on average, and tailored interventions are needed to address these gender inequalities. When interventions are implemented in a gender-blind way, the net result is likely to be greater inequality because men will automatically benefit disproportionately from any increase in productivity or price premiums. This risk can be offset by addressing gender-specific constraints to productivity, enabling women to access more land, supporting women's independent economic activities and promoting more equal decision-making in households.

Support for income diversification has benefitted women but there is insufficient focus on ensuring women's economic activities are profitable and sustainable. In contexts where small farm sizes mean many households are unlikely to earn a living income just from the export crop, companies are increasingly supporting income diversification. This often involves strengthening women's off-farm or non-farm activities, typically through formation of savings and credit groups²¹ and training on financial literacy and enterprise development. This can increase women's access to finance, boost their business activities and enhance their say in household decisions.²² However, the profitability and sustainability of women's activities is not always assessed. More support is needed to scale up enterprises, strengthen market analysis and market linkages, and put risk management strategies in place.

Greater engagement with men and communities is needed to ensure women receive support for their economic activities, share control over incomes and are not over-burdened with work. There is insufficient attention paid to raising awareness of the benefits to households when women's economic activities are supported and making sure that women participate in decision-making about use of income. If this is not done, women may have little control over household incomes and/or be subject to gender-based violence if they become more financially independent.²³ Also important is increased investment in labour-saving technologies and childcare to free up time for women and men to do paid work and reduce the risk that they, especially women, have excessive workloads.

Some companies are investing in gender-transformative approaches that have potential for making living income initiatives more effective and equitable. Companies with more advanced gender strategies have programmes that respond to the needs of different members of farming households and include proactive efforts to tackle the root causes of gender inequalities, including engaging with men, women and communities to address harmful norms and beliefs and foster more equal gender relations. Emerging evidence suggests these types of approaches not only enhance gender equality, they are cost-effective solutions for improving rural livelihoods and raising incomes.²⁴ There are also examples of companies enabling farming households to access social security, such as health insurance, which can help to protect incomes while also addressing inequalities in access to social services.²⁵

21. Also known as Village Savings and Loans Associations (VSLAs).

22. Graney, D. and Perlik, L. 2025. *Understanding the impact of savings groups on women's economic activity. Synthesis of recent literature.* Innovations for Poverty Action: USA.; Habraken, R., Diallo, O., Sangrigoli, A., and de Graaf, L. 2024. *Nestlé Income Accelerator Program – Progress Report.* KIT Royal Tropical Institute: Netherlands.

23. Abdul Latif Jameel Poverty Action Lab (J-PAL). 2022. *The impacts of economic interventions on intimate partner violence.* J-PAL Policy Insights. Last modified July 2022; Williams, A., Wamue-Ngare, G., Malelu-Gitau, A., et al. 2025. A systematic review of microfinance interventions and violence against women: results from low- and middle-income contexts. *BMJ Global Health* (10). Hidrobo, M., Fernald, L. 2013. Cash transfers and domestic violence. *Journal Health Economics*, 32(1):304-19.

24. Farnworth, C., Stirling, C., Chinyophiro, A., Namakhoma, A., and Morahan, R. 2018. Exploring the potential of household methodologies to strengthen gender equality and improve smallholder livelihoods: Research in Malawi in maize-based systems. *Journal of Arid Environments*, Vol. 149, 53-61; FAO, 2023, *ibid*; Habraken, R. et al., 2024, *ibid*.

25. Morgan, R. et al. 2018. *Gendered health systems: evidence from low- and middle-income countries.* *Health Research Policy and Systems*, 16 (58); 60 Decibels, 2024. *Improving Healthcare Access: How Elucid is strengthening farming communities.*

4 CHALLENGES TO ADVANCING GENDER AND LIVING INCOME INTEGRATION

There are several barriers to more advanced thinking and practice on gender equality and living income including conceptual issues, measurement challenges, knowledge gaps and practical constraints. These are discussed in turn below.

4.1 Conceptual issues

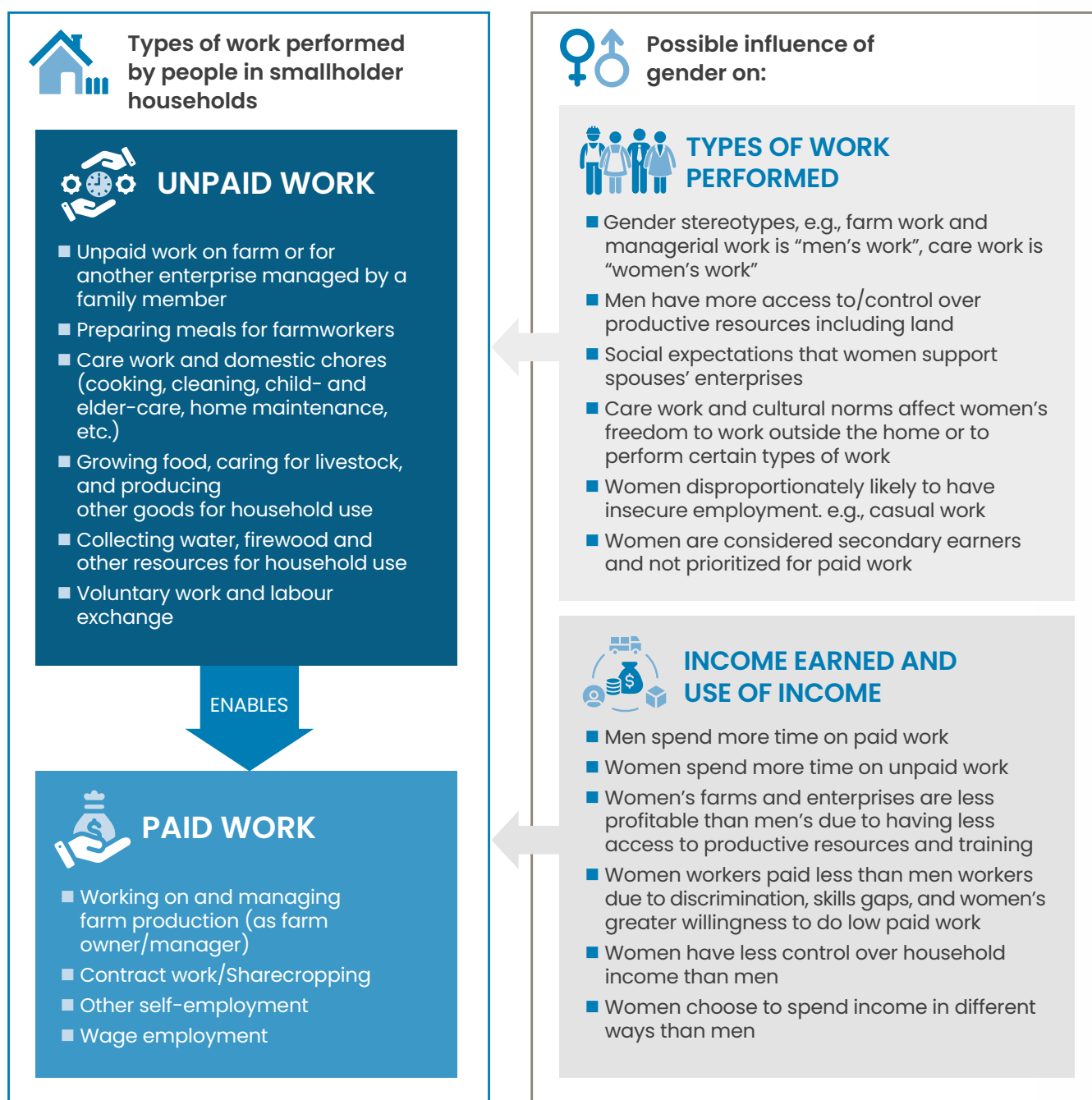
Living income is conceptualized at the household level rather than as an individual human right. This has resulted in a tendency to overlook the internal dynamics of households and the contributions of different household members. The household is the unit of analysis for living income, whether it's for establishing the income required for a decent standard of living, seeing if this income threshold is being reached, or designing interventions to close the gaps. Partly as a result, there has been relatively little exploration of the types of work undertaken by individual household members, their respective earnings, and the degree of control they each have over household income – and how gender shapes each of these (Figure 6). Also often ignored are the specific skills, knowledge, relationships and motivations that women bring to the table and the multiple benefits of harnessing this potential. This has contributed to several of the shortcomings observed in company-led living income interventions discussed above.

'Farmer' is often narrowly defined or understood and excludes family members who perform much of the labour on smallholder farms and who are sometimes responsible for the day-to-day management of farms. The norm is to consider farmers to be the people who own or manage farms and/or who are officially registered as farmers. There is an almost universal stereotype that farmers are men. Women themselves often do not see themselves as farmers even when they perform the bulk of work on the family farm or jointly own land with their spouses or are responsible for farm management because their spouses have migrated. This gender stereotype and narrow understanding of who is a farmer contributes to gender differences in access to inputs, services, finance and training and the unequal balance of power and decision-making within households and communities. It may also disincentivise women to invest in cash crops as they benefit less than men from their involvement.²⁶



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26. Bah and Laven. 2019. Ibid.

Figure 6: Understanding the gender dynamics of work and incomes in smallholder farmer households.

Source: The authors.

Variation in the gender context between and within countries, and the intersection of gender with other social characteristics, presents further challenges. There is important variation between countries and societies in gender norms and attitudes and power dynamics (Box 5). Moreover, age, marital and parental status, and other social characteristics such as class, race, ethnicity and migrant status intersect with gender to determine the position and opportunities a person has within any given community. This variation needs to be considered when conceptualizing living income initiatives but presents a challenge for developing standardised indicators, tools and methods and scaling up interventions.

BOX 5: VARIATION BETWEEN COUNTRIES IN THE GENDER CONTEXT OF SMALLHOLDER FARMING COMMUNITIES



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The types of work that women and men do and the nature and extent of gender inequality within households and communities varies markedly between locations. For example, in West Africa it is common for women to have their own farms as well as work on their spouse's farms but in South Asia, women mostly work as unpaid family labour or informal waged workers on farms owned or managed by men.

Even within countries there can be variation, such as differences in women's inheritance rights and land ownership associated with matrilineal versus patrilineal societies in Ghana and Malawi, and differences in women's literacy and labour force participation rates in northern India compared to southern India. In societies that practice polygamy, which includes many communities in Africa, the Middle East and Asia, demands on women's labour and their control over resources often depends on whether they are a first, second or later wife.

In Central America, outmigration of men has resulted in a high proportion of smallholder farms being managed by women, but they often still lack land ownership rights and decision-making power. Elsewhere in Latin America, women's participation in farming can be much lower and concerns around gender equality often focus more on unequal decision-making power and gender-based violence.

Contextual differences such as these can have major implications for designing effective and gender-equitable living income programmes.

4.2 Measurement challenges

Only using men-headed versus women-headed household data for gender disaggregation is not representative enough. If the sample size for a living income survey is relatively small, data for women-headed households may not be statistically representative of all women-headed households in smallholder farming communities. This can be addressed in the methodological approach (using weighted samples, for example) but this often implies collecting additional data from women-headed households and therefore additional costs. The result is that even this basic level of gender disaggregation may not be done in a robust way, for cost or other reasons. It is also important to recognize that women who are household heads account for only a proportion of all women working on smallholder farms and should not be considered representative of women farmers in general. Additional gender-

27. In Latin America and the Caribbean, the median proportion of women-headed households for each country is 34%, in Africa the median is 27% and in Asia 19%, with substantial variation between countries in each region. The proportion of women-headed households in smallholder communities may be higher than at national level if out-migration of men is common. Source: UN. 2018. [Household size and composition around the world 2017](#). United Nations: Geneva.

responsive research using purposive sampling is needed to capture the experience of diverse groups of women and men in farming communities. This could include looking at individual consumption levels to identify intra-household gender inequalities in access to a nutritious diet and adequate health care, for example.

Capturing the perspectives of all household members and avoiding bias towards men during data collection requires sensitivity to gender dynamics and adaptation of measurement approaches. Many living income surveys involve talking to household heads or registered farmers and interviews are not always done separately with other members of the household. This is particularly true when data are collected by agronomists, who are predominantly men and have a tendency to pay more attention to men farmers than women farmers.²⁸ This creates a bias in the responses gathered and is likely to introduce inaccuracies to data on household incomes as respondents do not necessarily know how much other household members earn from their economic activities.

There can also be challenges reaching women because of their time and mobility constraints and because men farmers sometimes resist attempts to speak to their wives or daughters separately. Women may also be reluctant to share information about incomes from their own account economic activities, as keeping this income hidden is a way for them to retain control over it. To overcome these challenges, gender-responsive methodologies should be used and sector actors should collaborate to share data collection costs and eliminate unnecessary duplication.

Time spent by adult household members on different types of work should be recorded to allow measurement of returns on labour and valuation of women's work. Since living income gaps are measured for households, not individuals, the labour that household members put into different types of work is usually not explored or given a value. This obscures the contributions of each household member to household income and prevents measurement of returns on labour for different economic activities. Possible excessive working hours or, to the contrary, underutilization of adult household labour also remain undetected. Without this adjustment in measurement, there would be no possibility to consider the value of unpaid care work, which is predominantly performed by women and girls, as part of the household economy.

4.3 Knowledge gaps

The relationship between gender equality and living income is not widely understood, partly due to a lack of gender-aware research. Although companies have got better at collecting gender-disaggregated data on intervention activities (e.g., the numbers of men and women trained or provided with inputs), there has been little investigation of the outcomes and impacts of living income interventions for individuals within households and communities, or attention to gender and generational differences more generally. The impact of interventions on gender equality and household incomes may also take considerable time to emerge. This has contributed to a lack of understanding of how gender equality and living incomes are linked and the potential benefits of greater integration of a gender perspective in living income programmes.

There are significant knowledge gaps concerning how to promote a focus on gender within living income programmes. Although there are many sources of information on integrating a gender perspective into agriculture-related interventions, this information has not been adapted and made accessible to people working on living income programmes (particularly outside the cocoa and coffee sectors). There is also limited

28. World Bank. 2011. *World Development Report 2012: Gender Equality and Development*. The International Bank for Reconstruction and Development/The World Bank: Washington, D.C.

availability of good practice examples that are relevant for living income programmes in different country and sector contexts. Further research is required to understand the full potential of different sources of household income and how to intentionally target them through programmes with a gender lens, and the relative effectiveness of different types of interventions for achieving living-income related objectives.

There is an artificial separation of living income and living wage and no consideration of gender pay gaps for wage workers. To date, little consideration has been given to ensuring a living wage for the large numbers of labourers working on smallholder farms either year around or during peak periods. These workers often come from the poorest sections of society, including divorced and widowed women and landless and migrant populations. They include people in smallholder households, including women who move in and out of different forms of work at different times of the year. Wages for casual labour tend to be low and it is not uncommon for women to be paid less than men for the same or similar work. Finding ways to increase incomes for farm workers and address gender pay gaps could therefore help to close living income gaps for smallholder households, as well as extending benefits to people most in need.

4.4 Practical constraints

Company living income and gender equality programmes frequently operate in siloes. Staff and partner organizations involved in living income initiatives are often different from those involved in gender programmes, sometimes with few opportunities to coordinate and learn from each other. This includes failing to make the links between impacts from each area of programming on household incomes. Budgets are also managed separately. This is especially true when there is no over-arching gender strategy that covers all sustainability-related activities.

Integrating a gender perspective requires expertise and financial resources – which are often lacking. For example, specialist skills are required to consult with women, men and adolescents and gather not only the information needed but also help them make informed decisions about potential interventions that they would like to be part of. This involves finding partner organizations with appropriate expertise (including women field staff) and/or investing in building internal capacity, and this adds to costs and complexity.

Company leadership and staff often lack understanding of gender issues or are driven by compliance rather than conviction. Gender programming is often treated by companies as “nice to have” rather than business critical. This affects the allocation of resources to gender-related activities and the scale and sustainability of interventions, with more substantive approaches often not adopted or scaled up due to cost.

Sector-wide collaboration and co-investment for living income interventions and linking to national or local policy agendas is the exception rather than the norm. Despite recognition that broad-based collaboration is needed to address the systemic causes of low incomes, and the development of many multistakeholder platforms and landscape initiatives, living income interventions tend to be focused within companies’ supply chains rather than across sectors. This is often for practical reasons, but it limits opportunities for companies to share the cost of thorough gender analysis and gender-transformative interventions at scale. There is also significant potential for linking to national policy agendas and programmes for rural and market systems development, poverty reduction and gender equality but this has not yet been fully explored.

5 HOW TO ADVANCE GENDER EQUALITY AND LIVING INCOMES IN SMALLHOLDER FARMING COMMUNITIES

“

Gender inequality is part of the living income problem. And gender equality is part of the solution.”

Anna Laven, independent researcher and KIT Associate Sustainable Economic Development and Gender

Understanding and addressing gender inequalities in access to productive resources and services and securing greater recognition of women's contribution to household income security and more equal gender relations, will enable more farming households to achieve living incomes. It will also reduce the risk of human rights violations and help to ensure companies comply with their HRDD responsibilities. For this to happen, **there needs to be a shift from focusing on households and registered farmers as the end point to considering all people involved in producing export crops and generating incomes in smallholder households. The goal should be decent livelihoods for all family members as a human right within the context of companies' sustainable sourcing practices and HRDD responsibilities.**

This implies adaptation of the concepts, measurement processes and intervention approaches being used for living income initiatives. At minimum, living income gaps should be measured separately for men-headed and woman-headed households, using appropriate sampling strategies to ensure representativeness. Companies should also **engage with women and men at different life stages to explore the types of paid and unpaid work they do and how their interests, opportunities and challenges for earning income vary** - including their access to and control of resources for farming and how decisions about income from farming are made. In doing so, it is important to not treat households as homogenous groups, recognizing how ownership of land as well as age, marital status, race, ethnicity, and other social characteristics intersect with gender to affect the opportunities that individuals have and aspire to.



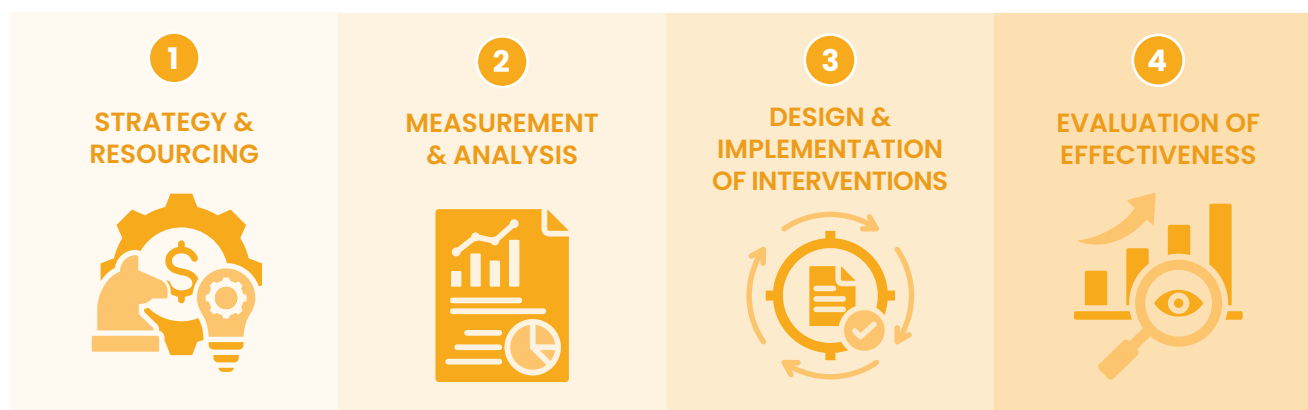
The information gathered should then be used to design and implement holistic living income interventions that:

- **Recognize and address the root causes** of gender inequalities, including harmful gender norms and stereotypes and unequal power relations in households and communities.
- **Ensure segmentation approaches respond to the differentiated needs and aspirations of diverse groups** within farming communities.
- **Value all types of work**, whether paid or unpaid.
- **Align with local and international frameworks** for gender equality, human rights and sustainable development.
- **Foster collaboration** between companies as well as with producer organizations, government agencies, NGOs, research institutes and others **to enhance efficiency and reach scale.**

Also important is implementation of **gender-responsive monitoring, evaluation and learning systems** to track the results of interventions, identify where improvements can be made, and mitigate any unintended negative effects. There is also a need for **research on gender-transformative approaches in the context of living income initiatives** to understand their (potential) contribution to closing living income gaps.

Figure 7 provides a framework that companies and the organizations they work with can use to assess their current activities and progressively move towards full integration of gender in living income programmes. The framework contains concrete actions in four categories:









CATEGORIES FOR COMPANY ACTIONS TO ADVANCE ON GENDER-TRANSFORMATION



For each category, the framework indicates what a gender-blind approach looks like and identifies actions that would take a company from a gender-blind to a gender-aware approach, and then progressively on to a gender-responsive approach and finally gender-transformative approach. Crucially, the **actions identified at each stage build on the previous stage – they are not replacements for them.**

Some companies will already be taking several actions associated with more advanced practice and can decide which additional actions would best complement their existing programmes. Others will be at an earlier stage and will need to gradually build up towards full gender integration. **Depending on a company's position in the supply chain, their roles will vary** – for some actions they may lead or implement, for others they may provide funding or other forms or support. **The framework includes links to good practice examples for inspiration, and further resources are provided below for guidance as companies move through this journey.**

Figure 7: Actions companies can take to move from a gender-blind to a gender-transformative approach to living income. (See pages 25–27 for good practice examples)

	GENDER BLIND 	GENDER AWARE 	GENDER RESPONSIVE 	GENDER TRANSFORMATIVE 
STRATEGY & RESOURCING 	<ul style="list-style-type: none"> None 	<ul style="list-style-type: none"> Partner with organizations with gender expertise 	<ul style="list-style-type: none"> Build internal knowledge, capacity and leadership on gender Develop a gender strategy that covers living income programme Ensure adequate budget for gender-related activities 	<ul style="list-style-type: none"> Collaborate with others to address root causes of gender inequality and low incomes Support development of sector-wide gender-transformative living income strategies
MEASUREMENT & ANALYSIS 	<ul style="list-style-type: none"> No assessment of gender differences 	<ul style="list-style-type: none"> Use existing resources to understand gender context in sourcing locations Use gender-aware methodologies and gender-disaggregated data to measure living income gaps 	<ul style="list-style-type: none"> Explore gender and power dynamics and economic opportunities and challenges for women and men in sourcing locations Conduct full assessment of gender-related risks including potential negative impacts of living income interventions 	<ul style="list-style-type: none"> Measure the time household members spend on different types of work and returns on investment from different economic activities Include the value of unpaid work in costs of production and pricing systems
DESIGN & IMPLEMENTATION OF INTERVENTIONS 	<ul style="list-style-type: none"> No consideration of different needs and perspectives of women and men 	<ul style="list-style-type: none"> Promote access to inputs and finance for women farmers Ensure unpaid family labour and wage workers are included in training on good agricultural practices 	<ul style="list-style-type: none"> Design living income interventions based on gender analysis and in dialogue with women, men, girls and boys Support gender mainstreaming in producer organizations and promote women's participation and leadership Support women to engage in economic activities that are profitable and attractive to them Engage with men and community leaders to ensure recognition of women's work and joint decisions on household income use 	<ul style="list-style-type: none"> Support women to organize and address challenges collectively Engage with men, women and communities to tackle harmful gender norms and stereotypes and enable more equal gender roles and relations in households Address gender inequalities in access to land and other assets Enable access to labour-saving technologies and childcare services Enable access to social security and health insurance schemes Support the professionalization of labour services and living wages and equal pay for workers on smallholder farms
EVALUATION OF EFFECTIVENESS 	<ul style="list-style-type: none"> No gender analysis 	<ul style="list-style-type: none"> Use gender-aware methodologies and gender-disaggregated data to measure effectiveness of living income interventions 	<ul style="list-style-type: none"> Develop gender-responsive monitoring, evaluation and learning systems to track results of living income interventions and improve living income programmes Evaluate impact of gender interventions on household incomes and income security 	<ul style="list-style-type: none"> Assess impacts of living income interventions on gender inequality and use findings to improve programme design and resourcing

Source: Adapted from the Gender Transformative Tracker tool developed by Oxfam Business Advisory Service for the International Coffee Organization (ICO).

GOOD PRACTICE EXAMPLES



STRATEGY AND RESOURCING

■ Build internal capacity and leadership on gender

Commodity services group, ECOM, has partnered with Equal Origins and used their [Gender Equity Index](#) to facilitate internal reflection and capacity building on gender, particularly among staff who interact directly with farming communities, and to enable goal setting and tracking of progress on gender equality. Coffee brand, Nespresso, has partnered with the KIT Royal Tropical Institute to engage agronomists in 20 countries in 6-month [participatory action learning trajectories](#). The agronomists receive training and mentoring covering knowledge of gender-transformative change, facilitation skills and self-reflection, with the aim of enabling them to become catalysts for gender-transformative change in the farming communities they work with.

■ Develop a gender strategy that covers living income programme

German retailer, Lidl, has conducted high level analysis of gender-specific risks in its supply chains, complemented by in-depth human rights impact assessments for high-risk supply chains that take into account women's rights. It has developed a [Buying Policy](#) on gender equality in the supply chain which includes details of how gender inequality will be addressed under its living income objective. A key part of this is Lidl's *WayToGo* Fairtrade chocolate bar that raises funds to strengthen the livelihoods and status of women cocoa farmers in Ghana.

■ Collaborate with others to address root causes of gender inequality and low incomes

The [Coffee Sub Sector Gender Policy](#) was approved by the National Coffee Board (CONACAFE) in Honduras in 2021. Sector institutions responsible for the national coffee policy were tasked with implementing the gender policy in alliance with the National Institute for Women (INAM), the International Women in Coffee Alliance (AMUCAFE), and international NGO, Solidaridad.

■ Support the development of sector-wide gender-transformative living income strategies

The International Coffee Organization (ICO) Coffee Public-Private Task Force for a prosperous and sustainable coffee sector has committed to embed gender transformative approaches throughout its processes, plans and activities. As gender advisors to the Task Force, Oxfam Business Advisory Service developed [guidelines](#) for embedding gender transformative strategies and approaches and an accompanying [tracker tool](#) for assessing performance. This helps create an enabling environment for systemic change.



MEASUREMENT AND ANALYSIS

■ Use gender-aware methodologies and gender-disaggregated data to measure living income gaps and the effectiveness of living income interventions

The [Cocoa Household Income Study](#) (CHIS) has been developed through a collaborative effort to address data collection challenges and enable a harmonized approach to assessing living income gaps and related interventions in the cocoa sector. In this approach, everyone who cultivates cocoa is recognised as a farmer, irrespective of gender or landholding status. This allows for better representation of women, youth and sharecroppers in data collection. It is also recommended that for each household, two people are interviewed: the person most knowledgeable about cocoa production and the person most knowledgeable about other household income sources. Guidance on how to compare results for women-headed and men-headed households is also provided.

■ Explore gender dynamics and economic opportunities for women and men in sourcing locations

Nespresso worked with Technoserve to design a [tool](#) for carrying out gender analysis with coffee communities and this revealed substantial differences between country contexts.²⁹ For example, women in Indonesia wanted to be more involved in coffee but men didn't approve of this or want them participating in training, while in Guatemala men were supportive of women's involvement but women said they were restricted by the timing and location of training. The information gathered has been used to develop tailored interventions for each context.

■ Include the value of unpaid work in costs of production and pricing systems

In 2009, Ético, an ethical trading company, collaborated with Juan Francisco Paz Silva Cooperative in Nicaragua and cosmetics retailer, The Body Shop, to [measure and reward women's contribution to sesame production](#). They found women's indirect labour (e.g., cooking food for field workers) and domestic work accounted for around 22% of the total labour input in sesame. The Body Shop agreed to recognize this labour input as an additional cost in the purchase price for sesame oil. This model has since been used for sales of coffee from other Nicaraguan cooperatives. With the agreement of the women involved, the cooperatives have used the additional funds for various activities to benefit a wider group of women in their communities.



DESIGN AND IMPLEMENTATION OF INTERVENTIONS

■ Design living income interventions based on gender analysis and in dialogue with women, men, girls and boys

Mars partnered with the KIT Royal Tropical Institute to engage in a '[Resilience Journey](#)' that explored the unmet needs of women and girls in cocoa-growing communities in Indonesia, Côte d'Ivoire and Ghana and co-created ideas to promote gender equality. This in-depth analysis has informed strategies and approaches with Mars' suppliers and implementing partners, as part of a broader [gender-transformative approach](#) that aims to promote equal voice, opportunity and decision-making at all levels of the cocoa supply chain.

■ Support gender mainstreaming in producer organizations and promote women's participation and leadership

The Latin American and Caribbean Network of Fair Trade Small Producers and Workers, CLAC, has adopted [internal gender policies and strategies and builds the capacity of its member organizations to do the same](#). Among other strategies and tools, it developed the School of Women's Leadership and Empowerment programme to engage women and men in training and reflection to promote gender equality in farming households, communities and organizations. This model has since been adapted and rolled out by the Fairtrade producer networks in Africa ([Fairtrade Africa](#)) and Asia ([Fairtrade Network of Asia and Pacific Producers, NAPP](#)).

■ Support women to engage in economic activities that are profitable and attractive to them

Hershey's [Income Accelerator Program](#) involves collaboration with partners such as CARE, Rainforest Alliance, and PUR Project to drive impact across the cocoa supply chain. [CARE leads Hershey's gender-transformative efforts](#), enabling women to join Village Savings and Loan Associations (VSLAs) and supporting them to save, invest in household health and nutrition, fund children's education, and engage in income-generating activities. At the same time, the program promotes more equitable practices across the broader supply chain, strengthening resilience at every level. The initiative integrates complementary activities such as CARE's Family Business Management Training and Farmer Field Business Schools alongside Social Analysis and Action sessions that focus on gender sensitization. These efforts can reduce household dependence on biannual cocoa earnings, building resilience and leveraging women's contributions to the achievement of living incomes.

29. Nespresso, 2020. Working together for gender equality. Methodology, results and actions. https://nestle-nespresso.com/sites/site.prod.nestle-nespresso.com/files/NespressoAAAGender_MultimediaFile_180911.pdf.

■ Engage with men, women and communities to tackle harmful gender norms and stereotypes and enable more equal gender roles and relations in households

Global food flavouring company, McCormick & Company, has partnered with CARE Impact Partners (CIP) to map the roles of women in the farming communities from which they source. Among oregano farmers in Türkiye, McCormick identified that although women were considered farmers, there was a division in gender tasks: women undertook labour intensive and repetitive manual tasks such as land preparation and harvesting, whilst men handled commercial tasks including the purchasing of inputs and managed the mechanized farm equipment. To address the gender gap, [women farmers were provided with agricultural training and given the opportunity to train for their tractor license](#). This has not only provided women with agricultural skills that enhance household incomes and wellbeing, it has also given women the confidence and capacity to manage their farms independently if their spouses fall ill or pass away.

■ Enable access to labour-saving technologies and childcare services

The development finance organization, International Fund for Agricultural Development (IFAD), promotes labour-saving technologies and practices as part of its gender and social inclusion programming with national governments. It has published a [toolkit](#) with examples of how to use these technologies to free up human capital and promote more equitable workloads and decision-making between men and women. This includes technologies for agriculture and livestock-breeding, value addition and household use.

■ Enable access to social security and health insurance schemes

[Elucid](#) partners with brands, manufacturers, suppliers and exporters to improve healthcare access for farmers and their families. This not only improves health, it protects farmers' productivity and incomes and helps build supply chain resilience. Elucid facilitates farmer enrolment in the national health insurance scheme and complements it with the Elucid Fund, which covers essential, emergency, and maternity care as well as medications not included in the national package, or serves as the primary mechanism where insurance is not available. Farmers access care without paying at the point of service, while health providers are reimbursed directly via mobile payments. Sponsoring companies cover associated costs with gradual transition to farmer ownership. This can be particularly beneficial for poor and marginalized women in low-income countries as they often experience financial and social barriers in accessing health services, especially sexual and reproductive health services.³⁰

■ Support the professionalization of labour services and living wages and equal pay for workers on smallholder farms

With funding from DGD, the Colibri Foundation (funded by the Colruyt Group) and SUCDEN (a global commodity trading group), international NGO, Rikolto, has partnered with local organisations to train young men and women in Côte d'Ivoire to provide [professional farm management services](#) to cocoa farmers, from pruning and spraying to harvesting and post-harvest activities, as well as develop other small business activities. This incentivises young people to work in cocoa, helps to address the labour shortages that older farmers face and reduces risks of child labour, while also raising household incomes.



EVALUATION OF EFFECTIVENESS

■ Develop gender-responsive monitoring, evaluation and learning systems to track results of living income interventions and improve living income programmes

[Nestlé's Income Accelerator programme](#) began in Côte d'Ivoire in 2020 and is being extended to reach 160,000 cocoa households globally by 2030. It provides cash incentives for good agricultural practices, regenerative agriculture, enrolment of children in school and investment in income diversification. Women and men in cocoa households receive separate cash transfers and the programme supports women's independent economic activities. Nestlé has partnered with the KIT Royal Tropical Institute to establish an independent [monitoring, evaluation and learning system](#). This is based around a Theory of Change and KPIs and regular assessment at input, output, outcome and impact levels through quarterly programme reporting and periodic household surveys and evaluations. This has provided credible evidence of benefits to participating households, including increased involvement of women in household decision-making and reduced living income gaps, as well as identifying areas for improvement in the programme.³¹

30. Sen, G., Govender, V. and El-Gamal, S. 2020. *Universal health coverage, gender equality and social protection: A health systems approach*. Background paper prepared for the 64th session of the commission on the status of women 2019. UN Women: New York.

31. Habraken, R. et al, 2024. Ibid.

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GLOSSARY AND ABBREVIATIONS³²

ARI	Anker Research Institute
FAO	Food and Agriculture Organization of the United Nations
Gender	Socially constructed roles, identities and expectations of women and men, and the differences between them. As a social construct, gender varies from society to society and can change over time.
Gender equality	Indicates a state in which women and men enjoy equal rights, opportunities and entitlements in civil and political life. It implies their equal participation in decision-making, their equal ability to exercise their human rights, their equal access to and control of resources, services and the benefits of development, in addition to equal opportunities in employment and in all other aspects of their livelihoods.
Human rights due diligence (HRDD)	A process through which businesses actively identify, prevent, mitigate, and account for their potential and actual adverse human rights impacts.
IFAD	International Fund for Agricultural Development (specialized agency of the United Nations).
Intersectionality	(In relation to gender) An approach used to study, understand and respond to the ways in which gender intersects with other social factors and/or personal characteristics/identities linked to age, ethnicity, education, wealth, health status, disability status, and how these intersections combine to influence unique experiences of privilege, social exclusion and discrimination.
Living income	The net annual income required for a household in a particular place to afford a decent standard of living for all members of that household. Elements of a decent standard of living include: food, water, housing, education, healthcare, transport, clothing, and other essential needs including provision for unexpected events.
LICoP	Living Income Community of Practice
NGO	Non-governmental organization

32. Sources: FAO, 2023. *The Status of Women in Agrifood Systems*. Food and Agriculture Organization: Rome; Living Income Community of Practice (definition of living income); United Nations, 2011. *UN Guiding Principles on Business and Human Rights*. United Nations: New York and Geneva.

