

## What is women's economic empowerment?

Women play a significant role in global economic development - as employees, entrepreneurs and farmers. They are responsible for other household costs, as well as doing substantial unpaid and time-consuming work, including running the home.

But while women shoulder a burden that is comparable to men, gender inequalities remain deep-rooted in many communities and often women are still disproportionately affected by poverty, discrimination and exploitation.<sup>1</sup>

It has become widely recognized in recent years that women are key agents for achieving economic, environmental and social change - delivering

benefits for communities that underpin sustainable development, especially in rural locations. But women can only reach their full potential if they are able to work and access economic resources - including financial services, their own property and other productive assets - while developing their skills and gaining market insight.

Perspectives:  
Women's economic empowerment

### Creating opportunities for women across the cocoa value chain



Only 25% of cocoa plantations in Côte d'Ivoire are owned by women, but they make up around 68% of the labor force.<sup>2</sup>

## The challenges women face

In the countries we source from, women make up more than half the agricultural workforce and they also take primary responsibility for children's education and family nutrition. But deep-rooted gender inequalities limit their opportunities and many women continue to experience substantial discrimination.

### ACCESS TO LAND

Around the world, women have less access to economic assets such as land and loans.

- They produce 50% of the world's food, but own just 1% of its land<sup>4</sup>
- 75% cannot get bank loans<sup>5</sup>
- 130 million girls aged 6-17 are out of school. 15 million girls of primary school age - half of them in Sub-Saharan Africa - will never enter a classroom.<sup>6</sup>

In cocoa-growing communities, women provide nearly half the labor on cocoa farms. Yet they do not systematically benefit from the income<sup>7</sup> and many are not even recognized as farmers.<sup>8</sup>

### ACCESS TO MONEY

Activities that do not have big economic rewards are almost entirely left to women - from raising children and housekeeping to keeping livestock and growing food crops. This time consuming, and typically unremunerated, work often prevents women from participating in paid employment and community decision-making.

On average, women spend 19% of their time on unpaid activities, compared to 8% for men.<sup>9</sup>

### ACCESS TO TRAINING

Women face barriers to accessing training, which often takes place away from villages and at times when women are busy taking children to school, cooking family meals, or taking care of other critical needs.

### ACCESS TO COOPS

Women's participation in coops is often hampered by membership criteria such as land ownership,<sup>10</sup> because cocoa is seen as a male domain, or because they are not aware of the benefits of participation.



Only 14% of coop members are women.<sup>11</sup>

## Championing women's economic empowerment in the cocoa industry

Cargill knows that the best way to deliver a sustainable supply of cocoa and chocolate products is by enabling farmers and their communities to achieve better incomes and living standards.

Women's economic empowerment builds the capacity of farmers and households, whether cocoa or alternative cash crops. When women have income generating opportunities, the benefits are seen in the form of more productive farms, increased household income, better-educated children, and enhanced health and nutrition. Given their many contributions, women in cocoa growing communities play a critical but often unrecognized role in developing the sustainable cocoa supply chain.

**An increase to a woman's salary achieves the same improvements in children's nutrition and health as a tenfold increase to a man's income.<sup>3</sup>**

Cargill champions women throughout the cocoa value chain – ensuring they are recognized, improving access to opportunities, and challenging the gender stereotypes that so often hold women back.

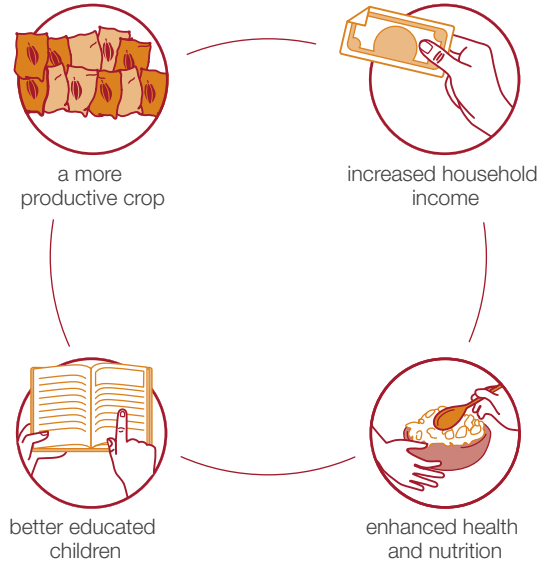
Women's economic empowerment is a cornerstone of the Cargill Cocoa Promise. Our learning-based approach is already making a significant and positive difference, first for cocoa producing families as well as for our customers and their consumers.



Cargill works with best-in-class partners to identify and address barriers to women's economic empowerment, so that we can help enhance opportunities for women throughout the cocoa value chain. Our work contributes to outcomes that are aligned with the UN Sustainable Development Goals (SDGs) that aim to eradicate poverty and ensure all people can fulfill their potential.

*SDG 5: Achieve gender equality and empower all women and girls*

Women's economic empowerment is directly linked to



“Gender equality is a global goal, but the constraints women face in cocoa growing communities vary from one country to another. For example, in Côte d’Ivoire, cocoa supports the livelihoods of about 3.6 million people and is one of the country’s major foreign-currency earners. However, due to their relatively low plantation ownership rates and limited decision-making power, women have very little control over the revenues they generate and are generally unremunerated for their labor.”

**BLANDINE KONAN**

*Country Sustainability Lead, Cargill Côte d’Ivoire*

## Delivering women's economic empowerment through the Cargill Cocoa Promise

We have launched five goals that cement our commitment to delivering the UN Sustainable Development Goals (SDGs) and further improving farmer and community livelihoods.

The Cargill Cocoa Promise is working with women and their communities to help improve economic resilience. We want women to become income generators in their own right – as farmers, as small business owners, as entrepreneurs and as business leaders. Cargill is supporting them by raising awareness of gender issues in cocoa growing communities and by offering the training, tools and resources they need to reach their full potential.

By starting with pilot programs in targeted communities, we first ensure our approach is right and then, following success, apply the best practices at scale.

Our evidence-based approach means we are quantifying the difference we are making across the cocoa value chain.



“Empowering women cocoa farmers not only has a positive impact on the lives of women, men and communities but also a business advantage. Across cash crops, buyers have found that women often produce higher quality products than men when given needed support. When women have control over their own income or family earnings, they reinvest in their families, children and communities, increasing the wellbeing and the sustainability of cocoa-growing communities.”

*Oxfam (Women's Rights in the Cocoa Sector: Examples of emerging good practice)*

## Our 2030 goals

We have defined 2030 goals and supporting targets so that we can track the progress we are making in this space, and prove we are having an impact where it matters most.

### GOAL 1: FARMER LIVELIHOODS

We will champion professional cocoa farming practices, to strengthen the socio-economic resilience of cocoa farmers and their communities.

### GOAL 2: COMMUNITY WELLBEING

We will enhance the safety and wellbeing of children and families in cocoa farming areas.

**When women have access to economic opportunities, children are able to go to school - rather than work.**

### GOAL 3: PROTECTING OUR PLANET

We will promote environmental best practices in our business and eliminate deforestation from our supply chain.

### GOAL 4: CONSUMER CONFIDENCE

We will help consumers around the world choose sustainable cocoa and chocolate products with confidence.

### GOAL 5: TRANSFORMATION, TOGETHER

We will use the power of partnerships to accelerate and magnify our efforts to achieve a level of sector transformation that cannot be accomplished alone.

**For more information about our 2030 goals, take a look at our Cargill Cocoa Promise Report**

## Create more opportunities for women with Cargill

Women's economic empowerment is a cornerstone of the Cargill Cocoa Promise. With our global expertise, on-the-ground network and market insight, we can work with you to share the knowledge we have gained through our learning-based approach to identify opportunities for you to support women's empowerment.

### Discover more

Find out more about how the Cargill Cocoa Promise supports women's empowerment initiatives at [www.cargill.com/womeninvested](http://www.cargill.com/womeninvested)

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“Women's economic empowerment is a vital part of our work at Cargill: when women have access to better education, health and nutrition, their children learn, communities thrive, and crop yields increase and are sustainable. Not only does the data show this, but we have seen it firsthand.”

**TACO TERHEIJDEN**

*Director, Cocoa Sustainability at Cargill*

# Creating opportunities for women

## ADDRESSING GENDER INEQUALITY

To help create understanding of the importance of, and barriers to, empowering women, Cargill supported a gender sensitization training program which was provided to 100 regional agents from ANADER, Côte d'Ivoire's national organization for rural development. The agents, who are trusted and influential members of their communities, taught agronomic skills to local cocoa farmers.

We also trained more than 80,000 Ivorian cocoa farmers through our farmer training programs, which included on-farm coaching and a classroom-based Farmer Day. Not only did the farmers learn critical agricultural techniques but the learning environment also provided an opportunity for men and women to work together as equal contributors and to learn about issues such as gender equality and child labor.

"I have been managing the Coop since 2005 – I think I was the first woman appointed to head up a Cocoa Coffee Coop in Côte d'Ivoire. Today, I take advantage of my relatively privileged position to ensure our company is involved in gender promotion – such as through training on gender issues in all sections of our communities."

**AGNÈS YAO AMENAN**  
Managing Director CANN N'Douci



**112**  
cooperatives trained about the importance of gender equality

**1,500**  
people received gender awareness trainings provided by CARE in Côte d'Ivoire.

## IMPROVING ACCESS TO TRAINING FOR WOMEN

Generally, agricultural training is attended mostly by men and the information provided is frequently not passed on to the women they work with.<sup>12</sup> To address this, Cargill and the African Cocoa Initiative have provided female-only training to help as many as 1,000 female farmers to improve their agricultural and business skills. We are now working on a study to provide further insights into the barriers preventing women cocoa farmers from accessing trainings and will use these insights to further advance our approach.



"I am 62 years old and have been a widow since 1989. I have four living children, three boys and a girl, and have worked on a cocoa plantation for as long as I remember. I started to grow cocoa with my husband on our land of three hectares in 1980. In 2014, I had the chance to participate in the Cargill Cocoa Promise and a program on Good Agricultural Practices. Since then I have seen the performance of my plantation multiply by three!"

**VICTORIA AWINE**  
Cocoa Farmer, Selwi Asawinso – Ghana



**91%**  
of women in Cargill-supported CARE communities in Ghana participated in Village Savings and Loan Associations

**\$130,000**  
VSLA groups in Ghana and Côte d'Ivoire have saved money to use for farming and household needs



## PROVIDING FINANCIAL SERVICES FOR WOMEN

When women have access to affordable financial credit, they can take steps towards economic stability and independence. Through our partnership with the humanitarian organization CARE, Cargill has introduced more than 175 Village Savings and Loan Associations (VSLAs) in Ghana and Côte d'Ivoire. These have encouraged more than 4,000 members, most of whom are women, to save more than \$130,000 USD. This money can be used to invest in small business activities, education, and more.

"I created the first women's association in the region of Soubré two years ago and today I am the treasurer. I teach other women how to make savings and generate credit. The women's association is really very important for us because it allows us to have some money and do business. We can educate our children and better care for ourselves and our families."

**YVONNE LOUKOU AMENAN**  
Producer and in charge of village saving association – ECASO – Soubré



"CARE and Cargill have worked together for nearly 60 years to help create a more food secure world. Over the past decade, CARE and Cargill's collaboration in cocoa growing communities in West Africa is helping ensure that women have access to additional income streams which in turn means that they and their families are healthier, have better opportunities for education, and gain the skills and resources to start and grow businesses. Village Savings and Loan Associations (VSLAs) have proven to be an effective tool for providing an additional financial stream in cocoa growing communities and since 2013, CARE and Cargill have created nearly 200 VSLA groups which have provided financial access to more than 3,300 women."

**MAMADOU TRAORE**  
Project Manager  
CARE Côte d'Ivoire



## LOOKING TO THE FUTURE:

We are making good progress, but gender inequalities still significantly limit the opportunities available to many women working in cocoa fields and processing plants.

Our long-term ambition is to challenge gender norms by reframing perspectives on women and their vital role in the cocoa industry. We want to scale up our approach to give women equal rights to economic resources across the entire cocoa value chain. Through our Prosperous Cocoa Growing Communities program in Côte d'Ivoire, we worked with 10 communities to implement income-generation activities that supported women to develop their skills to cultivate and sell food crops on the local market. We are also piloting new training and funding programs in Ghana and Cameroon to identify what works and then scale best practices around the world.

## CREATING VALUE: FOR WOMEN, FOR THE COCOA INDUSTRY AND FOR BRANDS

### For women and cocoa growing communities

The benefits of women's economic empowerment in cocoa growing communities are far reaching – improving the wellbeing of individuals, families and their communities, and increasing economic productivity.

- If the productivity of women smallholders improves then education, nutrition, health, and biodiversity also improve<sup>12</sup>
- An increase to a woman's salary achieves the same improvements in children's nutrition and health as a tenfold increase to a man's income<sup>13</sup>
- Research shows that the most effective way to address the worst forms of child labor and ensure more children attend school is by empowering women

#### These benefits can last for generations:

- Children of educated mothers are 40% more likely to live past five years of age
- For every year a child attends school, later wages are boosted 10–20%

### For the cocoa and chocolate industry

Women's economic empowerment can help to secure a sustainable supply of cocoa for the long term.

- When women are given the same access to resources as men, farm yields increase 20–30%<sup>14</sup>
- Furthermore, gender equality in education can increase yields by 7–22%<sup>14</sup>

### For our customers

You can add significant brand value by connecting the benefits of your products to the values you stand for.

Your consumers will know that the product they are buying contributes to improved livelihoods for farmers and supports sustainable development.



"Working with our partners as part of the Cargill Cocoa Promise, we design programs that meet the interests, needs and schedules of both men and women across the cocoa supply chain. Furthermore, by ensuring that women in cocoa growing communities have economic opportunities, they will also have improved access to education, health care, agricultural inputs and much more to secure their futures. It is a win-win situation – both for cocoa-growing households and for the cocoa sector as a whole."

**KATE CLANCY**  
Sustainability Manager, Cargill Cocoa & Chocolate

[www.cargill.com/womeninvested](http://www.cargill.com/womeninvested)

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