



Women Leading Change

The case of women's
cooperative associations
in Rwanda

SSI CASE STUDY



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Women Leading Change: The case of women's cooperative associations in Rwanda

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Call to Action

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This case study explores how women coffee farmers in Rwanda have formed women's associations and cooperatives. They are driving change by implementing sustainable agricultural practices, adding value to coffee production, securing access to high-value markets, and strengthening their livelihoods and communities. It provides recommendations to the National Agricultural Export Development Board of Rwanda and other actors on how they can support women's associations to advance women's economic empowerment.

1.0 Women's Collective Action for Economic Empowerment

The process of gaining access to markets and control over resources is critical for women's economic empowerment and the ability and freedom to act and make choices on how to use and benefit from them (Kabeer, 2012; UN Women, 2024). This case study explores how membership in women's associations and cooperatives in the Rwanda coffee sector supports women's economic empowerment, specifically in three dimensions: access to skills development and control over resources; access to and benefit from markets; and voice, leadership, and participation in economic decision making. For overall women's empowerment, economic empowerment must be considered alongside interlinked socio-cultural, legal, and political empowerment.

In this case study, we identify the role of three women's associations and cooperatives in their members' economic empowerment and make recommendations to Rwanda's National Agricultural Export Development Board (NAEB), voluntary sustainability standards setting organizations (VSSOs), and coffee buyers on how they can support women's associations and cooperatives and in turn, women's empowerment. The findings and recommendations are based on open-ended interviews with women belonging to Rambagirakawa–Dukunde Kawa Musasa, Hingakawa–Abakundakawa, and Twongere Umusaruro wa Kawa (TUK) cooperatives, as well as with Angelique Karakezi, managing director of Rwashoscco, a farmer-owned company producing and exporting Rwandan coffee, including the women-produced brand Angelique's Finest. In our conversations with representatives of the women's associations and cooperatives, we talked about the main goals of their groups, the main factors that have helped them achieve those goals, and the differentiated access they have to training in sustainable agricultural practices and access to markets.

NAEB leadership has expressed interest in furthering its understanding of how best to support women's economic empowerment in the coffee sector. As Rwanda's government institution responsible for facilitating agricultural commodity business growth and export revenues, NAEB works with coffee growers and cooperatives, providing technical assistance and support to production, processing, promotion, and export, as well as developing policies and implementation strategies at the value chain level (NAEB, 2025).



Rwanda has achieved a lot in terms of women's empowerment; it has the highest proportion of women in parliament in the world (at 61.3%), and almost half of the country's cabinet members and judges are women (Republic of Rwanda Gender Monitoring Office, 2024). Rwanda's 2023 Constitution requires a minimum 30% quota for women in all decision-making bodies (Republic of Rwanda Gender Monitoring Office, 2024), and laws introduced since 2021 provide equal inheritance and land rights for women (Republic of Rwanda Gender Monitoring Office, 2024). Nevertheless, as in most economies, the monthly average income for women (50,627 RWF) remains significantly lower than for men (83,162 RWF), and this pay gap is exacerbated in rural areas (Republic of Rwanda Gender Monitoring Office, 2024). Efforts to increase women's economic empowerment in the coffee sector could have a significant impact on gender equality in the country.

Other actors in the coffee value chain can support these efforts. As such, the case study also recommends actions to be taken by VSSOs that design sustainability systems aimed at helping producers and other economic actors achieve sustainable development outcomes (ISEAL, 2025) and that are active in Rwanda. It also recommends actions coffee buyers can take to ensure their investments and business relationships support women's economic empowerment.



2.0 The Role of Women's Groups in Rwanda's Coffee Sector in Economic Empowerment

Rwanda's Coffee Cooperative Women's Associations

NAEB encourages smallholder¹ coffee growers to join cooperatives as a way to make it easier to achieve voluntary sustainability standards certification, gain access to higher-value markets, and thus charge a higher price for their coffee (Bermudez et al., 2022; Larrea and Balino, 2019). Approximately 20% of Rwandan coffee farmers belong to one of the country's 267 coffee cooperatives or associations (Committee on Sustainability Assessment, 2024). While we do not know how many of these cooperative members are women, we do know that 57% of Rwandan coffee growers are women (Efico, 2023), some of whom belong to cooperatives.

Over the past 20 years, women coffee growers in Rwanda have formed both women's associations as sub-groups within the cooperatives (of women and men coffee producers) to which they belong, and women's cooperatives. They formed these associations to address gender imbalances in the coffee sector, share skills training, take on new roles in the coffee value chain, and generate off-season income. Box 1 provides an overview of the characteristics of the women's associations included in this case study.

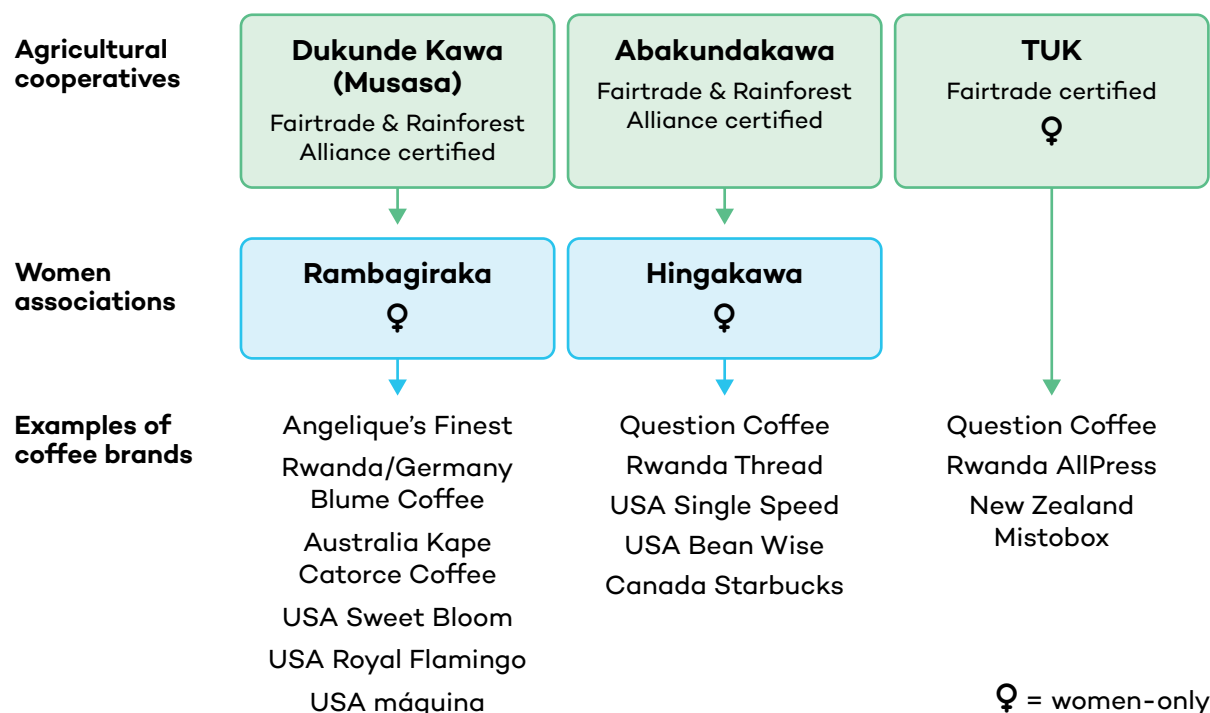
Ranging in size from 125 to 550 members, the women's groups have their own leadership in addition to operating within the broader cooperative to which their members belong. For example, the Rambagirakawa association has an executive committee of five women, along with an advisory committee providing strategic guidance. Members of the women's groups are also members of the larger cooperatives to which they belong, including their principles and decision-making structures (Figure 1).

The activities of the women's associations focus on coffee production and collective marketing, capacity building, supplementary income-generating activities, and community development. They engage with VSSOs and buyers to adopt sustainable production practices and enhance marketability. The women's associations have been successful at accessing local and international markets and buyers seeking to leverage and make visible the role of women farmers in their products, for instance: Questions Coffee (Rwanda), Kaffee Kooperative (Germany), Starbucks (United States) (Figure 2). Unlike general cooperative sales, these transactions are specifically marketed as women-grown and women-processed coffee, enabling the associations to negotiate direct trade terms, secure price premiums, and reinvest profits directly into women-led initiatives.

¹ Most farmers in Rwanda are smallholders. According to the most recent Agricultural Household Survey by the Rwandan Government in 2020, 77.2% of agricultural households farm in less than 0.5 hectares, 13.6% on 0.5 to 1 hectares, 8.7% on 1 to 5 hectares, and 0.4% operate on farms equal to 5 hectares or more.



Figure 1. Women-only cooperatives and associations supply a variety of small and large brands in Rwanda, Europe, North America, and Oceania



Source: Author's elaboration.

Membership in women's associations in Rwanda has come with benefits beyond market access. At the farm level, members benefit from access to training on sustainable agricultural practices and the opportunity to have an active role in passing the knowledge to their peers. At the community level, women's associations contribute to investment in infrastructure projects and the development of off-season income-generating activities that keep members engaged. In the next section, we elaborate on each enabling factor that women perceived as beneficial for the development of their group and that has contributed to the different elements of women's economic empowerment.

Figure 2. Angelique's Finest - 100% Made by Women of Rwanda



Source: Rwashoscco.



Box 1. Overview of the women's associations and cooperatives

Rambagirakawa Women's Association

Year established: 2012

Location: Northern Province

Number of members: 310

Meaning: Rambagirakawa means "professional women owning and growing coffee trees."

Mission: The association was founded by members of the Dukunde Kawa (Musasa) Cooperative to address gender imbalances in the coffee sector. Despite forming the majority in fieldwork, harvesting, and processing, women were underrepresented in cash-generating activities like transportation and sales. Many of the initial members were genocide widows and household heads. The group initially started informally, meeting in the off-season to engage in skills training like embroidery and weaving. Over time, their work expanded to include formal training in coffee production and other sustainable agricultural practices, supported by the cooperative.

Hingakawa Women's Group

Year established: 2004 (the broader co-op, Abakundakawa, under which Hingakawa operates, was formed in 2004, making it the first women farmers' association of its kind in Rwanda)

Location: Northern, mountainous regions of the Gakenke district

Number of members: 550

Meaning: Hingakawa means "let us grow coffee."

Mission: Hingakawa's mission is to enhance the role of women in society in a way that adds value to coffee. The association was established to tackle the fact that women were involved in growing and farming coffee but not in processing or selling it, nor were they being employed in factories, which limited their economic potential.

TUK

Year established: 2013

Location: Eastern Rwanda's Rukara Sector in the Kayonza District

Number of members: 125 women and 10 men

Meaning: Twongere Umusaruro wa Kawa means "Increase production of coffee."

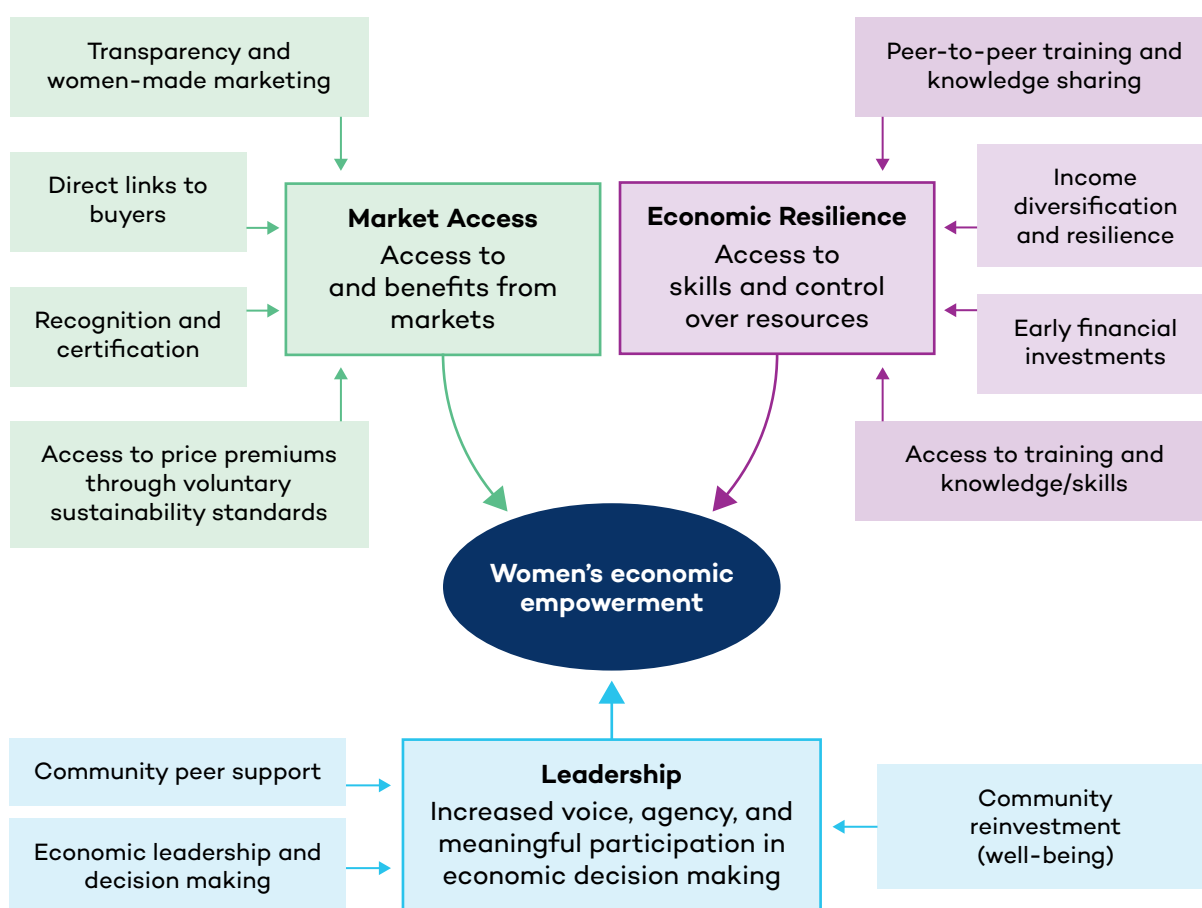
Mission: TUK's mission is to help Rwandan women develop their coffee farms by deepening their training in agronomy and quality control.



3.0 Women's Associations' Contribution to Women's Economic Empowerment

The women's associations we examined have contributed to different dimensions of women's economic empowerment: access to skills and control over resources, access to and benefits from markets, and increased voice, leadership, and participation in economic decision making. Below, we elaborate on the main factors that have enabled and supported the economic empowerment of women members of these associations.

Figure 3. Summary of factors coming from women's associations that contribute to the different dimensions of women's economic empowerment



Source: Author's elaboration.

Access to Skills and Control Over Resources

Income Diversification and Resilience

The women's associations support members in engaging in supplementary income-generating activities, diversifying their income, helping to bridge lean months between annual coffee harvests, and increasing their economic resilience.



Learning alternative income-generating activities from one another has been a crucial part of supplementing income from coffee production, which does not always last until the next harvest. It plays a central role in the women's associations we interviewed. In fact, gathering during the off-season to exchange knowledge on basket weaving was the primary reason for the initial formation of the Rambagirakawa association. Women who supply to Angelique's Finest brand also create and sell hand-crafted products in Germany, generating off-season revenue.

Peer-to-Peer Training and Knowledge Sharing

Women teach each other skills for coffee production and alternative activities to supplement their income.

As previously mentioned, women have taught each other basket weaving. The Rambagirakawa association also established a demonstration farm to showcase sustainable practices and trained the farmers of their cooperatives on practices like pruning. Although it takes time and requires space and coordination, peer-to-peer learning is financially inexpensive and has led to increased economic resilience in the women.

Access to Training and Knowledge/Skills

Membership provides women with greater access to agricultural training for sustainable coffee production from partners, which improves farm productivity and sustainability.

Hingakawa members have gained access to training on climate mitigation practices such as integrating trees into their coffee farms, pesticide use, crop diseases, crop selection, and legal requirements for production, helping to improve the marketability of their coffee. They described the benefits of having full ownership over the implementation of sustainable growing practices learned through the training to ensure that the coffee they produce as an association remains of high value. The training they receive in specific production methods contributes to the uniformity of practice, which supports their reliability vis-à-vis buyers. Improved farming techniques (e.g., better pruning and nursery management) enhance coffee quality, thereby making it more marketable. Training for cooperative members can also provide knock-on impacts to the community

“In cooperatives, people meet and share ideas. We collaborate to ensure that we have a good harvest. Throughout the planting process, harvesting, and drying, we follow the trainings we have been given thoroughly. We ensure that the exact amount of the right fertilizer is used, the soil is well-examined, and the coffee is well-dried. As a women's association, we are the ones who do this work for ourselves.”

JACQUELINE NYIRANDIMUBANZI, PRESIDENT, HINGAKAWA, AND AGNES NYINAWUMUNTU, COFFEE GROWER AND MEMBER, TUK



as a whole. For instance, due to their increased knowledge on sustainable growing practices, Rambagirakawa women members were hired by the cooperative to lead sustainability training sessions for local farmers and manage a demonstration farm showcasing sustainable practices.

Members of the Hingakawa association explained that through their training, they learned more about economic diversification within the coffee production process: for instance, they had recently learned about using the outer layer of coffee bean (cascara) to make a tea-like drink and using coffee cherry pulp, a by-product from the coffee washing process, to make an organic compost fertilizer.

Early Financial Investment

Development actors have provided seed capital that enabled the establishment and growth of sustainable women's associations. For instance, international development projects such as the United States Agency for International Development-funded Participatory, Equitable, and Accessible Rural Livelihoods (PEARL) and Sustainable Production and Rural Economic (SPREAD) projects provided technical assistance and access to markets for cooperatives like those supplying to Angelique's Finest, resulting in increased incomes and building partnerships between U.S., European and Rwandan enterprises.

Access to and Benefits From Markets

Recognition and Certification

The group structure enhances recognition from buyers and voluntary sustainability standard (VSS) certifying bodies, improving market access and opportunities for women members of the associations to sell their produce. Through coming together, women's associations have access to a pool of ethically minded consumers, typically in common markets for VSS-compliant commodities (e.g., Europe and North America), who are increasingly interested in supporting initiatives that guarantee positive social impact, creating a demand for women-produced coffee (Kemper et al., 2025).

Direct Links to Buyers

Women's associations can benefit from stable revenue streams and enhance market reach through direct partnerships with buyers.

For instance, RWASHOSSCO's Angelique's Finest (supplied by the Rambagirakawa cooperative) has partnered with Kaffee Kooperative in Germany, a German-African social business whose objective is to distribute coffee that has been cultivated, processed, roasted, and packaged by women in order to enable the involvement of women in the whole value chain and therefore obtain the benefits of the added value of the coffee processing. To complement this, Kaffee Kooperative supports the marketing of the products. To meet the increased demand from buyers in Germany (the third biggest market for coffee in the world), they have opened an additional warehouse in Germany to which they export raw material, allowing for the roasting to take place in Germany according to fluctuations in demand. In



the case of Hingakawa, their cooperative has attracted internationally recognized buyers like Starbucks through the Starbucks Reserve program, as well as other smaller roasting companies in the United States and Canada. In addition to market access, women farmers showed appreciation for an Australian buyer's recent investment to build a daycare. The daycare has helped association members work in the field while their children are taken care of, highlighting the importance of direct investments from buyers to not only open market avenues but also support their day-to-day work.

These examples demonstrate how direct links to buyers can promote connections between different stages of the coffee value chain, from production to processing, marketing, and retail, while supporting the market reach of women's associations. Furthermore, direct contact with buyers for women's associations means fewer intermediaries in the value chain and closer ties between producers and final markets, which has helped to bring in revenue.

Access to Price Premiums

The women's associations described how they can obtain higher prices and improve their marketing potential for their coffee through their cooperatives' VSS certification and premiums for women-produced coffee. Coffee farmers receive a first payment upon delivery of their coffee cherries to the cooperative for processing. After the cooperative sells the processed green coffee, they distribute a second payment to farmers according to the coffee they received from that farmer; farmers can earn a premium if the coffee is sold at a higher price as organic, specialty quality (e.g., second washed), and/or women-produced coffee. Cooperatives with Fairtrade certification also receive the Fairtrade premium to the cooperative, which they can invest as a group; for example, to fund farm maintenance or develop community projects. Women farmers selling their coffee as Angelique's Finest also receive a third payment, which is from RWASHOSCCO, not their cooperative, to distribute the higher price received for the women-branded coffee.

Transparency and Women-Led Marketing

Utilizing social media and digital marketing tools strengthens direct relationships between women's associations and consumers, enhancing the visibility of women-produced coffee and boosting demand for it.

Angelique's Finest highlights the importance of transparency measures as an enabling factor for their direct relationship with consumers and their increased marketing performance. Angelique's Finest brand assures consumers that their coffee is women-produced by using blockchain technology to enable consumers to track the origin, quality, and movement of their coffee from multiple women's associations in Rwanda. Women coffee farmers who supply to Angelique's Finest brand also engage in social media campaigns to increase consumer trust and promote the impact of their association. By conducting media campaigns under the label of a well-known women's group in which members can combine resources and time to produce content, they can reach more consumers than via individual marketing.



Increased Voice, Agency, and Meaningful Participation in Economic Decision Making

Community and Peer Support

Group membership has supported women in associations to feel like they are part of a collective, which has helped them overcome resistance from their communities to their taking more of a leadership role. In certain instances, women have started being the dedicated family members who receive part of the farms or trees just so they can join women-only associations and reap financial rewards for the entire family. Support given to the formation and maintenance of women's associations, in particular, is therefore vital to overcoming cultural barriers that limit women's leadership in the sector.

“When you are alone, you can’t grasp or see the opportunities surrounding you. But when you are together, when you’re part of the group, you’re part of the solution, and you can overcome all the challenges you may have. When you’re part of the team, your idea becomes bigger, and that’s how you become bigger too.”

Economic Leadership and Decision Making

VICTORY MUKAMURENZI, VICE PRESIDENT,
RAMBAGIRAKAWA

Women in the cooperatives gain greater control over investment decisions, reinvesting profits directly into their associations and businesses, strengthening economic agency. For instance, premiums from Angelique’s Finest coffee were reinvested into women’s business ventures, promoting long-term financial resilience. Rambagirakawa association members decide together how they will reinvest the profits of the premiums and have invested in livestock, housing, and sustainability initiatives.

Community Reinvestment (Community Well-Being)

Profits are reinvested into local communities, such as providing menstrual products to increase school attendance among girls.

The members of the Rambagirakawa association created and distributed 3,000 reusable sanitary pads to girls who dropped out of school due to period poverty. Rather than relying on the broader cooperative to make gender-responsive investment decisions, giving women the ownership to make investment decisions themselves through women’s associations creates an investment that directly empowers women and girls, both within the association and in the broader community. This example of Rambagirakawa illustrates the interconnectivity between economic empowerment and agency to achieve gender-equality outcomes, including, in this case, education, reproductive health, and decision making. Furthermore, community-oriented



investments such as these also strengthen the social impact of the coffee association, adding value by making it more appealing to ethically minded consumers.

Challenges Faced by Women's Associations in Advancing Women's Economic Empowerment

Women's associations face challenges in advancing women's economic empowerment, spanning from deep-rooted socio-cultural norms to structural and environmental obstacles. Below, we identify those mentioned by the women we interviewed. Understanding these challenges provides insights into developing targeted interventions and policies that can effectively support women's initiatives in the region.

Gender Bias

A challenge for women's associations has been overcoming gender bias. The Rambagirakawa leadership identified that there were specific cultural sensitivities around women's participation in cash-generating activities that were overcome once community members saw the benefit of their economic participation. Hingakawa members described that women were involved in farming and growing coffee, but their role ended there—they were not involved in processing or selling it or as employees in factories. Once they got together, they were able to take more of an economic leadership role and adopt sustainable practices.

Limited Youth Engagement

Engaging young women in the associations is an ongoing challenge. In the case of Rambagirakawa, only six members are under 35. Interviewees expressed a desire to increase the number of youth in their women's groups to enhance their success and overall sustainability. They viewed youth participation as essential for introducing innovative approaches, sharing the burden of physically demanding work, diversifying income streams, and strengthening market-oriented skills. All this, in turn, can enhance women's economic empowerment. Involving young women can also reduce rural youth unemployment and, therefore, rural-to-urban migration pressures. At the same time, including youth in economic activities could support older members, strengthen intergenerational bonds, and promote mentorship.

Climate Change

Climate change is affecting Rwandan agriculture, impacting the quantity and quality of coffee production, making it harder to remain competitive in the market. Extreme weather events, such as changing temperatures and extreme rainfall events, increase the constant threat of landslides and soil erosion (Gather & Wollni, 2024). These climate impacts can force women-led associations to divert their attention from business growth to crisis management as they contend with immediate threats to their coffee production. In fact, these events are already impacting farmers, particularly those not implementing climate mitigation practices. Women's groups facing these challenges typically have less access to climate information, technical support, and adaptation technologies than their male counterparts, creating a widening



disadvantage as climate effects intensify. Angelique Karakezi emphasized the importance of Fairtrade and other VSS certifications, promoting sustainable farming practices and allowing access to financial support for climate-resilient measures.

Gaps in Structured Communication Mechanisms With the Government

The women's associations expressed an interest in engaging more directly with government officials to advocate for support and policy changes that address their needs and enhance their economic potential. Government communication with coffee growers is typically structured through cooperatives, and women's associations within those cooperatives can struggle to have their voices heard. Women mentioned that they would like to have a forum to showcase their current efforts to policy-makers, communicate their challenges and achievements, and outline how the government can help them advance their collective initiatives.



4.0 Recommendations to Support Women's Associations and Economic Empowerment

The following recommendations are based on our analysis of the role of women's associations in Rwanda's coffee sector. They suggest ways that NAEB, VSSSOs, and coffee buyers can support women's associations and advance women's economic empowerment in the country. Drawing from the lived experiences and expressed needs of the women farmers themselves, these recommendations aim to create an enabling environment that strengthens women's associations, removes persistent barriers to participation, and enhances sustainable economic empowerment across the coffee value chain.

Recommendations for NAEB

Create Formal Engagement Channels for Women's Associations to Better Integrate Their Perspectives and Priorities

- continue encouraging and supporting women farmers to join cooperatives and associations through showcasing market access benefits;
- establish regular policy forums or a national coffee gender platform that enables direct dialogue between women's associations and government officials to identify barriers and co-create solutions;
- ensure representation of women's associations when consulting with coffee cooperatives to integrate women's priorities. NAEB can strengthen its engagement with women's associations by integrating women's association representatives in its current cooperative engagement structures.

Support Women's Association-Led Business Development to Increase Their Economic Opportunities

- facilitate access to seed capital and infrastructure (e.g., washing stations, daycare facilities) for women's associations through targeted public-private grant schemes;
- prioritize investment in youth-focused training programs to attract young women into women's associations, helping reduce generational labour gaps.

Integrate Gender-Sensitive Traceability Systems to Enhance Visibility of Women in the Market

- develop and promote gender-disaggregated traceability tools within NAEB's digital platforms, recognizing women's group production separately from broader cooperatives and supporting branding efforts by increasing the visibility and value of women producers.



Training and Capacity Building in Sustainable Production and Marketing to Enhance Market Access

- enhance extension services to provide training in sustainable production techniques that increase climate resilience (e.g., production of organic fertilizers from coffee processing waste);
- capacity-building and market-readiness programs, including branding, packaging, e-commerce, and foreign market entry strategies.

Recommendations to VSSOs

Recognize Women's Associations in Certification Models to Differentiate Their Products and Provide a Guarantee to Consumers

- explore offering a certification add-on (e.g., “Women-Produced” or “Women-Led”) that highlights the social value of products. This could include an audit checklist add-on to formally recognize value-added activities led by women's associations (e.g., composting, cascara production, basket weaving, or peer-to-peer training).

Tailor Premiums and Gender Incentives to Enhance Women's Agency Over Their Income

- advocate for buyers paying a premium for women-produced coffee to be paid directly to women, increasing women's agency over investment decisions;
- fund gender innovation pilots, like climate-smart demonstration farms or peer-led extension services, with targeted training for women producers.

Integrate Gender Empowerment Indicators to Monitor and Evaluate the Success of Interventions in Increasing Women's Economic Empowerment

- expand monitoring and evaluation of VSS activities to include indicators aligned with the Women's Empowerment in Agriculture Index: decision-making power, control over income, and leadership roles in cooperatives;
- support participatory gender audits in cooperatives, ensuring that women's associations can be part of the decision-making process on issues to adopt based on the results of the audit.

Build Digital Marketing Capacity to Increase Women Producers' Visibility to Consumers and Attract New Buyers

- partner with women's groups to develop digital storytelling and traceability tools (e.g., blockchain) that highlight sustainability and gender impact, increasing market appeal and consumer trust.



Participatory and Accessible Trainings to Address Gender and Cultural Biases

- establish trainings tailored to women that go beyond supporting farmers to comply with certification requirements to have direct impact on women producers at the association level. For instance, provide training using participatory methods on sustainability practices that give women knowledge and skills and support peer training initiatives;
- plan trainings in local languages and at convenient times and locations so that their gender roles of caretaking work do not hinder women's attendance.

Recommendations to Coffee Buyers (Importers, Roasters, Retailers)

Establish Direct and Transparent Trade Partnerships to Create Trust and Reduce Vulnerability

- create direct trade models with women's associations, minimizing intermediaries and increasing revenue share (as demonstrated by Angelique's Finest in Germany);
- establish procurement criteria that prioritize sourcing from women producers;
- offer long-term contracts and pre-financing to reduce working capital constraints for women's associations. Establish long-term purchasing agreements to provide predictability and reduce vulnerability to price volatility.

Pay Gender Premiums and Amplify Women-Led Branding to Increase Revenues That Can Be Reinvested

- introduce gender-labelled products (e.g., women-produced) and pay price premiums directly to women's associations to invest in community-led priorities;
- collaborate with women's groups to develop co-branded packaging and storytelling content showcasing impact (e.g., menstrual pad program, climate adaptation practices).

Invest in Infrastructure to Reduce Women's Labour Burden

- fund projects such as childcare facilities and youth employment initiatives that directly address barriers to women's full participation and productivity;
- explore profit-sharing models or co-investment in infrastructure (warehousing, equipment, certification costs) that directly benefit women producers.

Support Skills Development to Create a Better Market Positioning

- provide technical assistance and business training on export logistics, certification navigation, and media production to strengthen market readiness;
- facilitate learning exchanges between women's associations in Rwanda and other origin countries to share innovations and build solidarity across markets.



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