



[IWCA Endorses Leveraging Responsible Digital Payments to Accelerate Women's Economic Participation in Coffee Value Chain](#)

The International Women's Coffee Alliance (IWCA) is steadfast in its commitment to fostering economic opportunities for women in the coffee industry. Women play a pivotal role in coffee production, participating in various stages of the supply chain, from planting and cultivation to harvesting, processing, logistics, and sales. Their significant contributions are [evident](#) globally, with female-operated coffee farms ranging from 20% to 30%, and women providing up to 70% of the labor in coffee production, depending on the region. However, women confront unique and formidable challenges that hinder their productivity and economic advancement. These challenges encompass disparities in educational and training opportunities, limited access to agricultural resources, financial inequalities, wage discrepancies, the dual burdens of work and home, and underrepresentation in leadership positions. This disparity often results in a noticeable gender gap in economic outcomes, including yields, productivity, and farm income. IWCA remains dedicated to addressing these challenges and working toward creating improved opportunities for women in the coffee sector.

According to the [2021 Findex data](#), approximately 145 Mn individuals in emerging nations received cash payments for agricultural product sales, with 65 Mn of them being women, 55% of whom own mobile phones. IWCA believes that transitioning to responsible digital agricultural payments offers a unique opportunity to extend financial services to previously underserved and underbanked women farmers, thus equipping them for success and contributing to the advancement of the United Nations [Sustainable Development Goals](#).

IWCA recognizes the potential for digitalization in agricultural value chains, particularly in payment systems, to bridge the gender gap in financial inclusion and tackle these challenges head-on. We recognize that responsible digital payments have the power to reduce costs, enhance transparency, and drive financial inclusion and inclusive growth. Digital payments when implemented responsibly, tailored to women's needs, promote women's economic participation by enabling greater control over their financial lives. Additionally, they can help women build resilience to climate change shocks, ensuring timely access to funds during emergencies and supporting long-term investments in more resilient and environmentally friendly assets and infrastructure.

Recognizing such value, IWCA proudly endorses promoting responsible digital payments as a pivotal pillar, systematically integrated where possible. While IWCA supports a global network of independent chapters, each self-organized and self-governing, the inclusion of digital payments can be tailored to specific country contexts and progression stages.

IWCA will encourage the increased uptake and usage of responsible digital payments, in alignment with the [UN Principles for Responsible Digital Payments](#), fully cognizant of the multiple benefits they offer to women in the coffee sector. By enabling women to take control of their finances, we aspire to unlock a wealth of new opportunities for the expansion and growth of women-led and owned coffee enterprises, such as more women in leadership roles in governance bodies and cooperatives.

We will through our chapters, advocate for the implementation of policies, laws, regulations, practices, and digital financial products and services specifically tailored to women's needs at every stage of the coffee value chain. IWCA will also encourage pursuit of a range of actions within the "[10 Actions for Reaching Financial Equality](#)," based upon those most relevant to specific country contexts. These actions include digitizing private sector payments, narrowing the gender gap in mobile phone ownership, developing suitable and affordable financial products for women, facilitating their access to e-commerce opportunities, and more.

IWCA aims to drive positive and lasting change in the coffee industry, promoting financial equality for women at every step of the value chain.