



International
Women's Day

#BreakTheBias

Interviews with two female leaders



**Clarisse Ilibagiza Nzungize,
Deputy Managing Director
of COOPAC**

**Gabriela Alvarez,
Co-founder of Colcocoa**



**The CFC joins celebrations
for the International
Women's Day**



Gender equality and women's prosperity are often hampered by gender bias. Lack of access and use of financial products by women is caused by financial constraints, but it is inherently biased due to social and gender norms. Biases in legal regulations and social norms prevent women from obtaining credit directly from formal financial institutions. They also usually don't own or control assets and resources, especially land. As a result, their personal and their families' prosperity is jeopardized.

Specifically, in the agriculture sector, women constitute 43% of the workforce, 79% of which depend on agriculture as their primary income source. Better access to farming resources for women can significantly improve their productivity, yet capital and cash constraints often impede them to acquire inputs and productive resources.

To enable women to use their potential and thrive, the CFC has SDG 5 (Gender equality) as a core SDG to be addressed when investing in a project. For this International Women's Day around the theme **#BreakTheBias**, the CFC interviewed the female co-leaders of two CFC-financed projects. From the cocoa sector in Colombia to coffee in Rwanda, we gained insight into female leadership in agriculture and how we can help **#BreakTheBias**.



Interview with Clarisse Ilibagiza Nzungize, Deputy Managing Director of COOPAC

COOPAC is a company producing, processing and exporting premium coffee. Having started its operations in Rwanda, a pioneer in gender equality, COOPAC is involved in various initiatives promoting women inclusion. To gain insight into women empowerment in the coffee sector in Rwanda, the CFC spoke to Clarisse Ilibagiza Nzungize, Deputy Managing Director of COOPAC.



Rwanda was ranked 7th on the Global Gender Gap Index (2021). As a Deputy Managing Director and female leader, what do you think has made Rwanda a leader in gender equality?

The government's involvement has been instrumental. In every district of the country and professional sector it has implemented a gender-related scheme on how to promote, teach and encourage women to work all kinds of positions. In the past this was only for men, but today in Rwanda you can be a woman and ask for a job. You can work in construction, for the police, the military, you can be a driver, or a CEO, for example. The government puts a lot of effort into gender equality so that the older generations can also understand the value of women – it has become part of the culture. We really find gender equality across all sectors, and this has been made possible by the government's interventions.

Zooming into the coffee sector, this is very gender equal. There is an important women's promotion, and there are even reduced interest rates to support women. Also, a man cannot sell his land without his wife's approval, and vice versa.

How does gender inequality affect the coffee production sector in Rwanda vis-à-vis other African countries? What are major differences?

There is a huge difference – women in some neighboring countries don't have the same voice as in Rwanda. In Rwanda you can open your coffee washing station, set-up your business – you can do everything. In some other countries, however, you need the husband's approval, whereas he doesn't need his wife's consent for formal procedures, such as opening his business. It's not as fair as in Rwanda, where women are more independent and can exchange opinions.

The Rwandan Cooperative Law states that the Board of Directors shall take gender aspects into consideration where possible and all institutions are constitutionally required to have at least 30% women in their leadership bodies. How does COOPAC promote gender inclusivity at the cooperative level? Does COOPAC have any women-grown coffee initiatives?

Within COOPAC there are two women out of six board members. Also, all cooperatives have women on their boards and women initiatives. For instance, we are working on an initiative that intends to buy coffee solely from women. Overall, the coffee sector counts more women than men. Women do most of the job in the chain, whilst men are primarily involved in the physical part, such as carrying the bags.

As a female leader working in two Least Developed Countries (the DRC and Rwanda), have you faced gender bias before becoming Deputy Managing Director of COOPAC? If so, how did you overcome them?

Personally, I have never faced gender bias. Only once – it wasn't gender bias, but rather men's inappropriate behaviors that may make any woman feel uncomfortable. In this case, you just make them understand that we are solely business partners, nothing more, and they stop.

The path to becoming a female leader in Rwanda nowadays is quite smooth. Even in the countryside, boys and girls have the same education and respect for each other. In the past boys were sent to school and girls stayed at home to do the housework, but we don't have this issue anymore. It's very advanced. Rwanda currently fights for the same causes as in Western countries. Gender-related issues are no longer prominent and don't influence job applications.

For example, a woman in Rwanda got recently fired because she was pregnant. After tweeting about this, *everybody* reacted and spoke to the local government and gender associations to point that company out. As a result, the company wrote an official apology and took the woman back. So, any mistreatment towards a woman due to her gender is not accepted, there are no excuses. She has the right to get married. She has the right to have children and still work for you. If a local company doesn't respect her rights, everyone will fight for her, and you will be the one in jeopardy.

Do you have any advice for women and girls from developing countries with leadership aspirations?

Don't lose hope. They should work together, strive for mutual support and promotion instead of backstabbing each other. If you see one of your female friends, colleagues or peers struggling, you should fight for your common rights. You have the same right as anyone else, and you shouldn't be hindered because of old views.





Interview with Gabriela Alvarez, Co-founder of Colcocoa

Colcocoa is a Colombian company specializing in the export of high-quality cocoa beans. Co-founded by Gabriela Alvarez, the company devotes efforts into making rural women recognized for their work. Read our interview to know more about Colcocoa's endeavors for a gender-balanced cocoa sector.

Colombia is one of the few countries where women constitute 50% or more of managerial positions. What do you think enables this?

In Colombia they call them "berracas" and it's an attitude for both men and women. You see, Colombia has huge drive. In a "previous life", as part of a team of experts studying how nations can be more competitive, we did a project in Colombia. We were impressed by the energy and drive shown both by men and by women in this country, showing the importance of the *human* factor. Among the contributing factors there is *need*, unfortunately. The Colombian historical context entailed that many women had no choice but to take over as head of families, which helps explain the strength of women in many rural areas.

In terms of managerial positions, increased access to education and to opportunities have influenced this change in corporate management positions. In rural areas there is also a recognition of the strong role women play in the adoption and multiplication of new techniques and in their social and community leadership roles. There is a lot more work to be done but indeed, overall, Colombia is a country with very, very strong women!

As a female leader, did you face gender bias before co-founding Colococoa? If so, how did you overcome them?

My business partner attended a school that used to be an all-girls' school, so sometimes he jokes about how he learnt to work with women earlier than with men. Also, his mother is a fantastic role model as an entrepreneur – she is over 90 years old and still an example to all of us! I admire him a lot and he also respects me, so I never encountered gender bias in our relationship, nor on how we set up our company. We both strongly believe in family and the role of families in rural development. Still, in rural areas in particular, there is room for improvement. You see a larger tendency to direct communication to men, just like in business in other countries. There is this subtle bias that men are the decision-makers, the bosses. In this case, you just need to assert where you are coming from, who you are, and why you are here.

However, I do see *involuntary* discrimination. In a lot of rural development software, there is a field in that database that is labeled "producer", which refers to the person who owns the land or the head of the household, not necessarily the person who works on it. This field has a name and we put an ID, which means that we do the discrimination ourselves. So, when in statistics they say "30% women" it's because 30% of that database refers to women that are heads of households, which is not the same as 30% of women participate in rural activities. We do it. Then we have a meeting with the farmer, we invite the farmer, and guess who receives the invitation? The man whose name has been entered into that "name" field. There is only one field, that's it. That's how we manage databases, invitations, trainings, who can sell at the cooperative, who is authorized to get any product. That is something that no one intentionally does, yet it is happening. So the field needs to be "the farm", and then they should ask "Who works on this farm? Is it just the woman? The woman and the man? The grandparents? The youngsters?" There could be a different field about who the landowner is, but we need to understand who the farmer is. I cannot make attributions on how you manage your farm, which is why we need to shift from "producer" to "farms" and "families". When we talk about who we work with, we mean "families" that share with us who in the family works on the farm.

Men in Colombian rural areas are more likely to appear as landowners on land ownership certificates, and that is caused by persistent gender stereotypes. How do you see this affecting cocoa production?

I think these are things we need to be aware of and we should not be the ones to introduce distortions involuntarily into the system. Having said that, I also believe in first truly understanding a society and how it operates today, looking at the whole system rather than a segment, away from 'fixed recipes'. I think that we usually try to codify gender bias with our own



(biased) lenses. When you have a lot of NGOs or development organizations that are primarily European or North American, those lenses are hard to take off. You need to deliberately go on the ground, observe and understand, and then see what has been done, what are the opportunities and challenges. In rural development we don't want to do involuntary discrimination. Beyond that, in Colcocoa we try to stay away from gender and seek to talk more about families. To be happy, families usually need balance and harmony. From this perspective, it is all about how you organize family with regards to women and men, the youth and the old. When you look at family there are more issues, so we are cautious not to bring or introduce a gender agenda, but rather family prosperity.

Colcocoa is involved in the special program Women in Cocoa and in the no name Chocolate Project for young girls. How do these contribute to more female inclusion in the cocoa sector?

We worked on the special program Women in Cocoa with the NGO Solidaridad. We also did a little "why" triangle: drive, skills and tools, and attitude. Looking at those three things, women sometimes lack access to specific skills. Confidence also deserves some attention, so we managed to start growing these aspects with such programs, including both women and youth. Another important aspect is having a network – you must feel comfortable with your peers in order to support each other and create a network.

Sometimes women might feel they are not really part of it, so giving a nudge in this direction is a good step forward. Again, the focus is on the families and that every member that wants to be involved has the means and support to be involved and develop their potential. With the **no name** Chocolate Project we have created a book entitled "Mujeres latinas que se atreven" (Latin American Women Who Dare) to connect more closely to the farmers, especially girls. One of the things that we identified among girls was that they were not always dreaming about what their future could be like. I remember listening in a Cocoa Conference an indigenous girl from Nicaragua saying that her first obstacle in being a successful leader was that she or her direct environment just couldn't see a future with her as a rural leader. I think this is still true for many girls. So, the first thing is to visualize possible futures, and that's where we decided to act. In this little book, published with the NGO Luminus, two of the characters are cocoa growers, but there is also an astronaut, a painter, a chef, a scientist, and different professions that can help conceptualize possible futures. On the 8th of March, 200 books will be distributed to 200 girls in the village of Victoria, Caldas.

Building on your experience, do you have any advice for women and girls with leadership aspirations but who might be hindered by gender bias?

Dare to dare. Training, network, confidence, self-reflection, family – they all support you, so go and look for that, but then dare. That's what Colombian women are beginning to prove. Colombian women dare to dare.



The book "Mujeres latinas que se atreven" (Latin American Women Who Dare), distributed to 200 girls in a village in Colombia on the 8th of March.

Image: Colcocoa



The CFC team joins IWD celebrations.



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