



FAIRTRADE
INTERNATIONAL



Fairtrade's Living Wage Solution

Guidance on payments, verification and reporting throughout Fairtrade certified banana supply chains

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Overview

Low wages persist in the banana sector, and workers struggle to make a decent living. This situation can contribute to human rights violations and increased health and safety risks.

Many European retailers have signed national commitments for closing the living wage gap in their banana supply chains. The commitments require a practical implementation solution for improving purchasing practices, including fair pricing and voluntary living wage payments.

What is a living wage?

According to the Global Living Wage Coalition, of which Fairtrade is a founding member, a living wage is "the remuneration received for a standard workweek by a worker in a particular place **sufficient to afford a decent standard of living for the worker and her or his family.** Elements of a decent standard of living include food, water, housing, education, health care, transportation, clothing, and other essential needs including provision for unexpected events." The difference between a living wage and the current wage – if lower – is known as the **wage gap.**



Fairtrade offers a five-step process for closing the wage gap – first rolled out in the banana sector – with shared responsibility and responsible purchasing practices for the entire supply chain.



How it works

The [Fairtrade Standard for Fresh Fruit for Hired Labour Organisations](#) requires that plantations pay a base wage of at least 70 percent of a living wage (requirement 3.1.2). Another provision of that standard (3.1.3) allows workers to allocate up to 30 percent of their Fairtrade Premium funds – the additional sum on top of selling price on each Fairtrade sale – to be paid out directly to workers who are not already earning a living wage. This is in addition to the 20 percent of Premium that can be paid out if workers so choose, as allowed by [the Fairtrade Standard for Hired Labour Organisations](#) (2.1.20), though this amount is not earmarked just for workers earning less than a living wage.

Still, some countries continue to face a living wage gap. The goal is that supply chains should progressively cover the cost of paying a living wage, without the use of Fairtrade Premium funds or an extra differential. This requires strengthening social dialogue and collective bargaining, as well as buyers paying prices that capture the true costs of sustainable productions including a living wage for workers.

Fairtrade has developed a clear and verified pathway in the interim to close the living wage gap that companies and workers can rely on, and which can be phased out as base wages rise to living wage levels over the mid- to longer term.

In 2023, Fairtrade International launched a methodology of estimating country-specific **Living Wage Reference Prices (LWRP)** for conventional and organic bananas from plantations certified under the Fairtrade Standard for Hired Labour. When the total volume of a plantation is sold at this price, the producer would be able to pay all workers at least a living wage. These prices have been vetted through producer and expert validation and are annually estimated based on in-house data collection and on the most updated living wage benchmarks estimated by the [Anker Research Institute](#).

Estimating these prices is only the first step. Companies also need a way to pay the prices and track the impact of the payments towards improving workers' livelihoods.

The **Fairtrade Living Wage Differential (FLWD)** is the translation of the Living Wage Reference Price into the additional amount on top of the Fairtrade Minimum Price that a commercial partner can voluntarily pay and which is directly applied to improve wages of workers earning below a living wage. This differential factors in the 30 percent of Fairtrade Premium funds that are being contributed toward living wages, assuming all volumes produced are sold on Fairtrade terms. When it is paid for the volume of Fairtrade bananas that the commercial partner buys from the respective producer organisation, it contributes to that partner's share of closing the wage gap.

Once received by the producer organisation, the Fairtrade Living Wage Differential funds are channelled to the Fairtrade Premium Committee, as are the Fairtrade Premium funds. Based on its experience, the Premium Committee is well suited to calculate and manage the distribution of the funds amongst the eligible workers and paid out as a **Fairtrade Banana Bonus**.

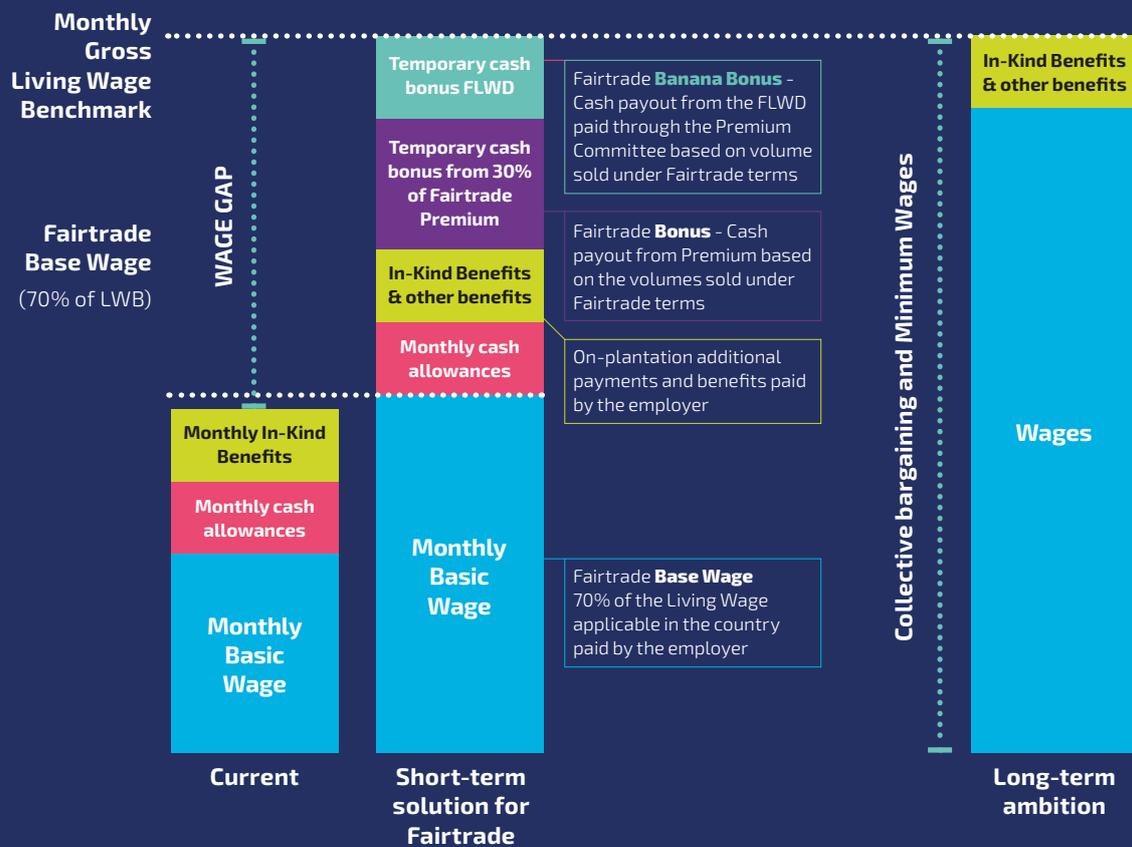
The volumes purchased, Fairtrade Living Wage Differential paid, and Fairtrade Banana Bonus paid out to workers are all reported by the relevant entities along the supply chain and within the producer organisation, and verified by FLOCERT if contracted to do so.

This system provides companies with a distribution mechanism to workers that does not create long-term obligations to plantation owners, as the nature of the payment is voluntary, temporary and limited to the volume traded under Fairtrade terms.



The payment of the Fairtrade Living Wage Differential is a part of the recommended **Responsible Purchasing Practices Framework for Retail in the Banana Sector**, developed by a consortium of more than 20 major retailers participating in initiatives on living wages in the banana sector in Belgium, Germany, the Netherlands and the United Kingdom

In this way, the contribution of all supply chain actors toward living wages looks like this:



In this document

This document presents the necessary steps for the payment, distribution, reporting, verification and claiming of Fairtrade Living Wage Differential in Fairtrade banana supply chains.

- 1 The first chapter outlines the payment of the Fairtrade Living Wage Differential from the retailer through to the Fairtrade banana producer organisation, which then passes it to the Fairtrade Premium Committee.
- 2 Then, the second chapter describes how the Fairtrade Banana Bonus is distributed among workers earning below a living wage, alternatively, equitably to all workers, following specific criteria.
- 3 The third chapter outlines how the Fairtrade Premium Committee reports the payment and distribution of the Fairtrade Banana Bonus to workers.
- 4 In the fourth chapter the verification by FLOCERT of the payment and distribution of the Fairtrade Banana Bonus is outlined.
- 5 Finally, the fifth chapter explains how claims around commitment, action, outcome, and impact of this voluntary payment must be formulated to legally comply with European Union regulations.



Payment Guidelines: the Fairtrade Living Wage Differential

The Fairtrade Living Wage Differential (FLWD) is the translation of the origin-specific Living Wage Reference Price into the additional amount on top of the Fairtrade Minimum Price that a commercial partner can voluntarily pay and which is directly applied to improve wages of workers earning below a living wage. This differential factors in the 30 percent of Fairtrade Premium funds that are being contributed toward living wages.

This chapter outlines the payment of the Fairtrade Living Wage Differential from the retailer through to the Fairtrade banana plantation, then on to the worker-controlled Fairtrade Premium Committee.



Retailer

The retailer pays the Fairtrade Living Wage Differential to a trader on part, or all of the banana volume purchased under Fairtrade terms.

The retailer chooses to pay the Fairtrade Living Wage Differential published by Fairtrade International for the sourcing country per box of traded Fairtrade bananas, which is on top of the Fairtrade Minimum Price and Premium. Alternatively, the retailer may decide to contact their Fairtrade contact (either the National Fairtrade Organisation in their country or Fairtrade International) to request a bespoke Fairtrade Living Wage Differential that is estimated for their specific supply chains, either based on Fairtrade in-house wage data or based on IDH Salary Matrix. These bespoke values are estimated for a fee.

The retailer and the Fairtrade organisation may decide to sign a contract or a memorandum of understanding to formalise the voluntary commitment of the retailer towards workers in their Fairtrade banana supply chains, including:

- the value of the FLWD
- the volume that will be paid at that price
- the duration and frequency of the payment
- if agreed, the volume increase throughout the duration of the agreement
- if agreed, any bespoke service from Fairtrade requested by the retailer.

The retailer sets a contract with the Fairtrade trader that includes the FLWD in addition to the payment of the Fairtrade Minimum Price and Fairtrade Premium per transaction. Alternatively, the retailer may pay the total value of the FLWD for the cumulative volume in a defined period, as a lump sum to the respective trader.



Trader

The trader pays the Fairtrade Living Wage Differential to the producer organisation.

The trader, either importer in the consumer country or exporter in the producer country, commits in its relevant contract to pay to the producer the FLWD per box of Fairtrade bananas.

The frequency of the payment must be agreed with the retailer and the producer and could be done together with the Fairtrade Minimum Price and Fairtrade Premium in each transaction or as a lump sum for the cumulative volume in a defined period.

The invoice for each transaction indicates the price, Fairtrade Premium and the FLWD separately. The trader sends the retailer a confirmation of the transaction with the producer organisation, showing total volume purchased with the FLWD and the total value of the FLWD of that transaction according to the frequency agreed in contract.

The trader keeps a record of all transactions, both in volume and total value, of Fairtrade bananas paid with the FLWD and makes them available for third-party verification by FLOCERT.



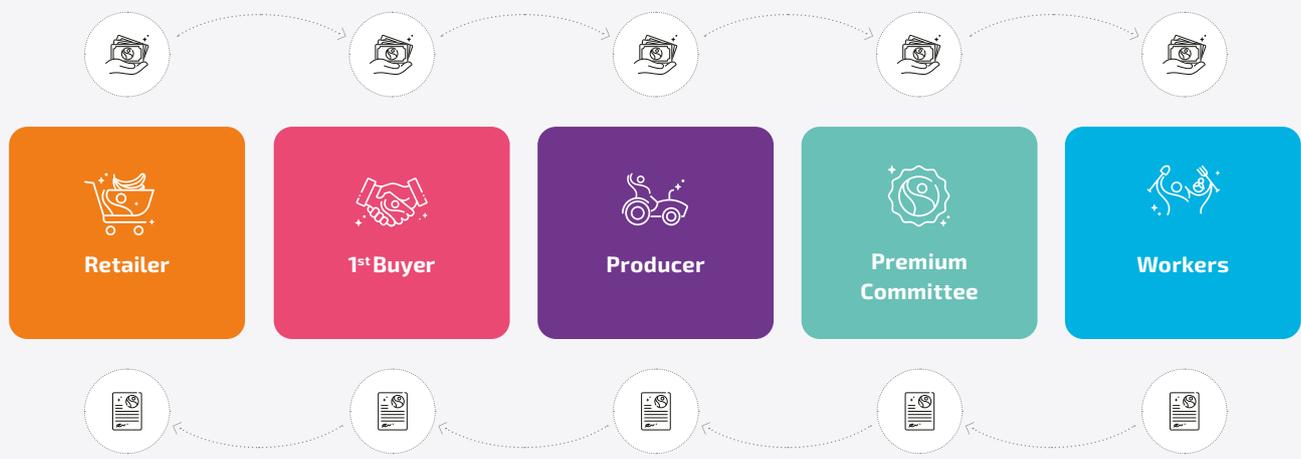
Fairtrade certified producer organisation (Hired Labour Organisation)

The Fairtrade producer organisation transfers the Fairtrade Living Wage Differential value to the Fairtrade Premium Committee.

The producer organisation receives from the trader the total value of the FLWD paid for the agreed volumes of Fairtrade bananas, according to the value and frequency agreed in contract.

The producer organisation transfers the total value of the FLWD to the Fairtrade Premium Committee, with the frequency agreed between the parties.

The producer organisation keeps records of all transactions of Fairtrade bananas paid with the FLWD, both in volume and total value. If agreed with the retailer and trader, the producer organisation accepts that the total volume and value of Fairtrade bananas paid with the FLWD is verified by a third party and fulfil the obligations that are stipulated in the verification service contract.





Distribution Guidelines: the Fairtrade Banana Bonus

The Fairtrade Living Wage Differential funds are distributed to workers in the form of a Fairtrade Banana Bonus.

The Fairtrade Premium Committee has experience in distributing up to 30 percent of the Fairtrade Premium among workers earning below the living wage as required by the Fairtrade Standard for Fresh Fruit, and up to an additional 20 percent of the Fairtrade Premium, if decided by workers, as allowed by Fairtrade Standard for Hired Labour (which can be applied to all workers, not only those earning below the living wage). The Fairtrade Premium Committee keeps records of all distributed money from the Fairtrade Premium, which are regularly audited by FLOCERT. Additionally, Fairtrade Producer Networks provide regular trainings to Fairtrade Premium Committees on the management of the Fairtrade Premium.

Based on that experience, the Fairtrade Premium Committee is an established and proven mechanism to manage the distribution of the Fairtrade Banana Bonus to eligible workers.

Banana workers earning below the living wage benchmark for the respective country are eligible to receive the Fairtrade Banana Bonus. If agreed by commercial partners and workers, the Fairtrade Banana Bonus may alternatively be distributed equitably among all workers in accordance with time worked.¹

The distribution of the Fairtrade Banana Bonus follows a five-step process.

1: Review of the constitution of the Fairtrade Premium Committee

The Fairtrade Premium Committee or Workers' Association in charge of managing the Fairtrade Premium should review its constitution or bylaws to ensure that its mission includes the welfare and improvement of the living conditions of workers and their families through programmes, projects and contributions. If this is not stipulated in the constitution or bylaws, the document should be amended to do so.

2: Worker and wage information provided to the Fairtrade Premium Committee, along with the Fairtrade Living Wage Differential funds

The Fairtrade Premium Committee receives the total value of Fairtrade Living Wage Differential from the producer organisation according to the frequency agreed between the parties. The producer organisation provides documentation of the transaction showing the volume and total value of Fairtrade bananas paid with the FLWD.

Through its human resources department, the producer organisation provides the Fairtrade Premium Committee with information on workers, including the ones earning below the living wage benchmark.

To show eligibility, the workers' list should:

1. Include the basic wage that each worker earns², as reflected in each payroll, not including overtime pay.
2. Confirm the time worked per week or per month. The basic wage for any employee working less than full time should be converted to a full-time equivalent wage in order to compare to the living wage benchmark for the wage gap calculation.
3. Calculate the living wage gap per worker as defined by Fairtrade International in requirement 3.1.3 of the [Fairtrade Hired Labour Standard for Fresh Fruit for Hired Labour Organisations](#).

3: Calculation of the amount that each eligible worker receives

Fairtrade International has developed a tool for the Fairtrade Premium Committee to calculate the amounts from both Fairtrade Premium funds and as Fairtrade Banana Bonus to contribute to closing each worker's living wage gap, according to their hours worked.

- The amount of Fairtrade Premium funds available for cash disbursement will be up to 30 percent of total Premium funds.
- The Fairtrade Living Wage Differential funds that were paid to the producer organisation are what are distributed in the form of the Fairtrade Banana Bonus.
- The tool for this calculation incorporates principles for fair distribution of the funds across various wage brackets, and comes with a guidance manual for the Fairtrade Premium Committees (available on the [Fairtrade International website](#)).

4: Payment of the Fairtrade Banana Bonus

The frequency of payment of both the Fairtrade Premium cash disbursement and the Fairtrade Banana Bonus is agreed between the Fairtrade Premium Committee and the workers. It is recommended that payments are done between one and a maximum of four times per year, depending on the amounts to be distributed. It is also recommended that the Fairtrade Banana Bonus be paid in cash, and only if necessary through in-kind³ or vouchers.

The distribution is handled by the Fairtrade Premium Committee. Each eligible worker receives a receipt that shows the amount they received as Fairtrade Banana Bonus. Workers must keep the receipts of the Fairtrade Banana Bonus payment and participate in verification audits if and when those occur.

5: Reporting and assurance by Fairtrade Premium Committee to workers

It is recommended that the Fairtrade Premium Committee reports the following to the Workers General Assembly:

- total value of Fairtrade Living Wage Differential received from the producer organisation, segregated by retailer;
- average value of the Fairtrade Banana Bonus disbursed per worker over the agreed reporting timeframe;
- number of workers who benefited from the Fairtrade Banana Bonus.

The next sections contain more detail on reporting and verification.

¹ Workers as defined in the Fairtrade Standard for Hired Labours.

² The basic wage is the net cash wage after applying the legally required withholdings and tax contributions.

³ Following the instructions as defined in the [Anker methodology](#), chapter 15.



Reporting Guidelines

This chapter explains how the involved parties should report the payment of the Fairtrade **Living Wage Differential** and the distribution of the Fairtrade **Banana Bonus**.

Relevant reporting requirements can be taken from the "Checklist of contractual clauses for payment of Fairtrade Living Wage Differential and distribution of Fairtrade Banana Bonus."

	Responsibility	Reports to	Frequency
Retailer	<p>Reports volumes of Fairtrade bananas paid including the Fairtrade Living Wage Differential and total value paid to the trader.</p> <p>Reports average Fairtrade Banana Bonus, number of workers benefitting, and frequency of disbursement (received from the trader).</p>	Fairtrade contact (either National Fairtrade Organisation or Fairtrade International if no national organisation)	At least quarterly
Trader	<p>(If agreed) Reports the total value of Fairtrade Living Wage Differential received from the retailer.</p> <p>Reports average Fairtrade Banana Bonus, number of workers benefitting, and frequency of disbursement (received from the producer organisation).</p>	Retailer	At least quarterly
Producer organisation	<p>(If agreed) Reports the total value of Fairtrade Living Wage Differential received from the trader, segregated by retailer.</p> <p>Reports the average Fairtrade Banana Bonus, number of workers benefitting, and frequency of disbursement (received from the Fairtrade Premium Committee).</p>	Trader	At least quarterly
Fairtrade Premium Committee	<p>Reports total value of Fairtrade Living Wage Differential received from the producer, segregated by retailer (received from producer organisation).</p> <p>Reports the average Fairtrade Banana Bonus, number of workers benefitting, and frequency of disbursement.</p>	Producer organisation and Fairtrade	Annually to Fairtrade
Workers	<p>Keep receipts of Fairtrade Banana Bonus payments and participate in verification audits.</p>	No reporting role (participate in audits only)	





Verification Guidelines

This section focuses only on the verification of the voluntary payment of the Fairtrade Living Wage Differential and Fairtrade Banana Bonus.

Verification of the payment, distribution and reporting of Fairtrade Living Wage Differential and Fairtrade Banana Bonus are not included in the regular Fairtrade audits conducted by FLOCERT. By contrast, the compliance of the distribution of up to 30 percent of the Fairtrade Premium will always be audited in standard audits by FLOCERT, along with the other relevant requirements.

Fairtrade International suggests that verification of Fairtrade Living Wage Differential and Fairtrade Banana Bonus is done through FLOCERT. Depending on the living wage claims that the retailer is aiming to communicate, verification will be needed.

It is suggested to align verification efforts among retailers that have chosen the Fairtrade Living Wage Solution for their living wage commitments in order to increase value for workers.

Pricing of verification

Pricing of verification audits for the Fairtrade Living Wage Differential and Fairtrade Banana Bonus take into account the following aspects:

Geography:

FLOCERT has different verification prices for Latin American, Asian, and African countries.

Economies of scale:

The more producer organisations that are undergoing the same verification (for instance within a supply chain, or a combination of supply chains), the lower the cost per producer organisation.

Frequency:

The desired frequency of verification impacts the overall service fee.

Sample size:

Verifications involve some level of sampling. Sample size can be negotiated between retailer and FLOCERT. It will be less expensive to sample 10 as opposed to 100 producer organisations.

Combination with other audits:

The verification can either be done as a standalone service or as part of a combined verification service and a Fairtrade audit. A verification service combined with a Fairtrade audit is cheaper, due to savings on travel and other costs.

For details and specifications, businesses should discuss their goals and verification needs with their respective Fairtrade contact and FLOCERT.

Scope of Verification

The scope of the verification focuses on the amounts of Fairtrade Living Wage Differential paid by a particular retailer, transmitted through the supply chain and paid to the producer organisation, and the distribution by the Fairtrade Premium Committee of the Fairtrade Banana Bonus to workers earning below a living wage, or equitably among all workers in accordance with time worked, if commercial partners and workers agreed to do so.

Requirements applicable to the trader and the producer organisation

Participating **traders** commit to:

- 1 Procurement contract:**
Specify the period of commitment. Fairtrade recommends a minimum commitment of three years for the payment of the Fairtrade Living Wage Differential upon agreement with the producer organisation. The Fairtrade Living Wage Differential should be paid per box of banana, on top of the Fairtrade Minimum Price and Fairtrade Premium.
- 2 Volume sourcing:**
Detail the volume to be sourced from the producer organisation during the commitment period.
- 3 Third-party verification (optional):**
Commission independent verification of payment of Fairtrade Living Wage Differential and distribution of Fairtrade Banana Bonus among workers earning below a living wage, or equitably among all workers in accordance with time worked, if commercial partners and workers agreed to do so.
- 4 Reporting to Fairtrade:** following reporting guidelines of this brochure.

Participating **producer organisations** commit to:

- 1 Consultation with workers' representatives:**
Discuss with trade union or elected worker representatives and Fairtrade Premium Committee representatives about payment of Fairtrade Banana Bonus, including:
 - Eligibility and categories for receiving Fairtrade Banana Bonus benefits
 - Channels of distribution (i.e., through Premium Committee)
 - Frequency, amount and duration of payments
 - Informing workers on all aspects of distribution
 - Relation of Fairtrade Banana Bonus to contractual wages
- 2 Annex to procurement agreement between producer organisation and first buyer (trader):**
Include aspects such as:
 - Differentiation of Fairtrade Living Wage Differential from Fairtrade Minimum Price and Fairtrade Premium
 - Planning of annual distribution frequency (suggested quarterly)
 - Consultation of distribution frequency with workers
 - Distribution based on number of eligible workers
- 3 Reporting to Fairtrade:** following reporting guidelines of this brochure.



Verification of Requirements

As part of their [Living Wage SmartCheck](#), FLOCERT offers a service to verify the following:

Compliance with Fairtrade living wage requirements:

The payment and reporting guidelines to the first buyer (trader) and producer are followed.

Amount of Fairtrade Living Wage Differential paid to producer organisations:

The amount of Fairtrade Living Wage Differential received by the producer, paid by a particular retailer, and transferred by the trader for a specific volume of Fairtrade bananas according to the agreed frequency, during the verification period is documented.

Compliance with distribution guidelines:

The Fairtrade Banana Bonus is distributed among workers earning below the living wage, or – if agreed by commercial partners and workers, equitably among all workers in accordance with time worked, in line with the distribution guidelines and agreements between the Fairtrade Premium Committee and workers.

Awareness of initiative and Fairtrade Banana Bonus:

Both the auditees (the trader, the producer organisation, and the Fairtrade Premium Committee) and the beneficiaries (the banana workers) are aware of the details of the living wage initiative, and the Fairtrade Banana Bonus received.

The audit report will also include:

Auditor's recommendations:

Specific recommendations provided by the auditor based on the findings of the verification process.

Auditees' recommendations:

Suggestions or feedback from the auditees (the trader, producer organisation, and Fairtrade Premium Committee) regarding the process or findings.

Other feedback:

Any additional feedback or comments not covered in the above points.

Verification Procedure

The verification follows the same procedures and sampling methods as those used in a Fairtrade audit and as outlined in FLOCERT's [Fairtrade Assurance Rules and Guidelines](#).





Claims Guidelines

Claims are fundamentally important to the Fairtrade Living Wage Solution.

The claims guidelines provided in this section are based on the [ISEAL Sustainability Claims Good Practice Guide](#), differentiating between announcement (commitment) claims, action or activity claims, outcomes claims, and impact claims, where the latter two require measurements of performance.

The claims are not intended for on-pack labelling, unless the commercial partners are participating in a pilot with Fairtrade International. All claims should be approved by the relevant Fairtrade contact (either the National Fairtrade Organisation, or Fairtrade International).

The following is the explanation of the claims options, what is required, what evidence is needed, and how the evidence can be verified.

Announcement Claims

Example for Fairtrade Living Wage Differential:

A retailer commitment to pay a Fairtrade Living Wage Differential for the next (defined number of) years in their Fairtrade banana supply chains.

Conditions to make announcement claims for Fairtrade Living Wage Differential:

Signing of contracts or Memorandum of Understanding (MOU) between all parties. Conditions of the contract or MOU must be shared with the Fairtrade contact.

Type of evidence needed:

Contract or MOU

Type of verification:

Verification of the contract required. This can be done by the National Fairtrade Organisation or Fairtrade International.

Sample claim language:

[Name of company] today makes a commitment to pay a Fairtrade Living Wage Differential for the next [xx] years in the supply chains that deliver bananas to our retailer locations in [region, country; e.g. North-Rhein Westphalia, Germany]. The workers of the [name of plantation] and [name of plantation] in the [country, e.g. Dominican Republic] are set to receive a Fairtrade Banana Bonuses distributed over [xx] years that are aimed to increase their income.

Action claims

Example for Fairtrade Living Wage Differential:

Initial and subsequent payments made by the retailer, received by the producer organisation.

Conditions to make action claims for Fairtrade Living Wage Differential:

Confirmation of payment of Fairtrade Living Wage Differential per box of Fairtrade bananas according to signed contract.

Type of evidence needed for this claim:

Proof of payment according to agreed frequency made to the producer organisation, including but not limited to contract, invoice, proof of transaction.

Type of verification:

Verification of the transaction required. Note this requires a third-party verification.

Sample claim language:

[Name of company] proudly announces that the first payment of the Fairtrade Living Wage Differential for each Fairtrade banana box supplied by [name of plantation] in [xx country] has been made.



Outcome claims

Example for Fairtrade Banana Bonus:

Workers receive the Fairtrade Banana Bonus based on agreed frequency and volume purchase.

Conditions to make outcome claims for Fairtrade Banana Bonus:

Confirmation of distribution of Fairtrade Banana Bonus among workers.

Type of evidence needed for this claim:

Payment table (reporting form), e.g. Fairtrade tool 3.1.3, displaying Fairtrade Banana Bonus coming from a particular retailer received per worker, as well as receipts given to workers (double copies necessary).

Type of Verification:

Verification of the distribution among workers (table and receipts) required. Note this requires a third-party verification.

Sample claim language:

After payment of Fairtrade Living Wage Differential for each banana box supplied by [name of producer] in [xx country], [name of retailer] can announce that workers of plantation(s) [xx] have now received their [e.g., respective first of five payments] Fairtrade Banana Bonus, as stated in [make reference to the announcement/commitment claim to form the link].

Impact claims

Example for Fairtrade Banana Bonus:

Demonstrable improvement in living conditions (housing, health, and/or education) of workers and their families.

Conditions to make outcome claims for Fairtrade Banana Bonus:

Measurable living condition improvement through the Fairtrade Banana Bonus based on observable data.

Type of evidence needed for this claim:

Proof of improved living conditions of workers and their families, such as actual physical evidence of investments made, proof of expenditures and their sources.

Type of Verification:

Verification of the household income vs. living wage benchmark.

Sample claim language:

Based on the [name of study] and/or the data collected by [name of company] across [xx] years since implementing the payment of Fairtrade Living Wage Differential and the Fairtrade Banana Bonus, living conditions of workers of [name of plantation(s)] in the [country, e.g. Dominican Republic] have improved in [name what conditions, where, how much and among whom they have improved, based on the collected data].



More info

For more information, contact your National Fairtrade Organisation. If you're based in a country without a Fairtrade organisation, contact Fairtrade International.

For additional information on Fairtrade bananas and living wages, visit:

- [Fairtrade's sustainable banana offer for companies](#) – a pathway to sustainability goals related to living wages, climate change adaptation, and human rights and environmental due diligence
- Information on **Fairtrade Living Wage Reference Prices** and **Fairtrade Living Wage Differentials** for specific origins are available in the bananas section of the [Fairtrade International pricing table](#).
- [Fairtrade banana dashboard](#) – key data and information about Fairtrade banana producers and impact







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