

PAID UP?

**LIVING WAGE EFFORTS IN BANANA SUPPLY CHAINS
OF DUTCH AND GERMAN SUPERMARKETS**

Briefing Paper



OXFAM

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 Cover photo: Work on the plantation is physically demanding and the workers have to put in a lot of overtime.

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EXECUTIVE SUMMARY

Bananas are among the most popular fruits in Germany and the Netherlands. Yet many workers in supermarket banana supply chains still do not earn a living wage and face an array of labour rights risks. Food retail in both countries is highly concentrated, which gives supermarkets significant buying power and allows them to shape pricing and sourcing conditions. This report examines whether the steps supermarkets are taking, in two of the European Union's main sourcing countries, Ecuador and Costa Rica, are improving working conditions.

It finds that almost all supermarkets investigated have started implementing timebound targets to close living wage gaps in their own-brand banana supply chains. In the Netherlands, supermarkets have committed to reduce this gap by at least 75% by 2025. In Germany, major supermarkets have pledged to source at least 50% of their bananas as "Living Wage Bananas" by the end of 2025. Yet, despite these commitments, the efforts show a gap between promises and reality.

The only supermarket that has no such commitment is Edeka in Germany – a clear laggard.

For substantial and long-lasting wage increases, all supermarkets buying bananas need to undertake effective efforts to close the living wage gap. These include paying higher prices and participating in respective sectoral initiatives, where trade unions need to be involved meaningfully.

"Universal and lasting peace can be established only if it is based upon social justice."

— International Labour Organisation (ILO)
Constitution from 1919

"Everyone who works has the right to just and favourable remuneration ensuring for themselves and their family an existence worthy of human dignity, and supplemented, if necessary, by other means of social protection."¹

— Article 23 of the Universal Declaration of
Human Rights from 1948





📍 Bananas are among the most popular fruits in Germany and the Netherlands.
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1 INTRODUCTION: BELOVED BANANAS CAUSE SUFFERING

Globally, 3.83 billion people, nearly half of the world’s population, live in households that are reliant on agri-food systems for their livelihoods,² many of whom face severe poverty, increasing food insecurity and deepening inequality. Even under cautious estimates, around 664 million workers across the globe – roughly one in five – earn wages that are too low to pull themselves and their families out of poverty.³ This includes people who produce food for large European supermarkets, such as banana workers.

Bananas are one of the most popular fruits in Germany and the Netherlands. Germans eat on average 11 kilograms of bananas per year; the Dutch top that with approximately 21 kilograms.⁴ Yet the reality for workers that plant, harvest and pack bananas remains dire. Poverty wages, extremely long working hours, exposure to hazardous pesticides and retaliation against attempts to organize have long been documented and are still prevalent in the banana industry.⁵ Minimum wages frequently fall short of what is needed to meet basic living costs. Low wages are also strongly linked to excessive overtime and increased vulnerability to sexual exploitation and prevalence of child labour. Women are particularly and disproportionately affected by these abuses.

Bananas produced under these conditions end up on the shelves of European supermarkets. These supermarkets are powerful players in global food supply chains. In Germany and the Netherlands, only a handful of supermarkets dominate the food retail market. In Germany, four large supermarket conglomerates – Aldi (Nord and Süd⁶), Edeka (including Netto Markendiscout), Rewe (including Penny) and the Schwarz Group (Lidl and Kaufland) hold an 88% of the market share.⁷ In the Netherlands, the five largest supermarkets – Albert Heijn, Jumbo, Lidl, Aldi (Nord) and Plus together cover 83% of the total market.⁸

This highly concentrated market power allows supermarkets to put significant pressure on producer prices. Producers, to remain competitive, may then cut down on costs through low wages, unpaid overtime and retaliation against attempts to organize.

Between 2018 and 2022, Oxfam’s international Behind the Barcodes campaign called on large supermarket retailers, as powerful players in food supply chains, to make sure human rights are respected in the production of the food they sell.⁹ Since then, most Dutch and German supermarkets have started to acknowledge their role and responsibility. A number of supermarkets made (joint) commitments to ensure that living wages for banana workers in their supply chains are paid for at least part of their sourcing volumes by the end of 2025. Now, that this deadline has passed, it is time to take stock of the progress made so far.

The aim of this report is to assess the progress German and Dutch supermarkets have made so far on living wages in the banana sector and to understand the impact on workers in two of the biggest banana sourcing countries for the European Union: Ecuador (with 31% of total import volume in 2024) and Costa Rica (20%).¹⁰

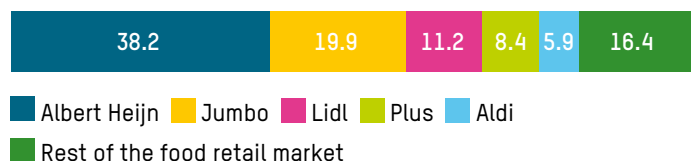
This report will present recommendations for supermarkets on how to expand these efforts and how to increase the effectiveness of living wage commitments to realize tangible improvements for banana workers.

FOOD RETAIL MARKET SHARES IN GERMANY IN % (2024)*



* Estimate by Solve Economics, Data from Nielsen TradeDimensions, LZ Retailytics, M+M EUROdATA

FOOD RETAIL MARKET SHARES IN THE NETHERLANDS IN % (2025)**



** Source: NielsenIQ via www.fmcgopleidingen.nl/inzichten/marktaandeelen-supermarkt-nielseniq



METHODOLOGY NOTE

In this study, we focus on the actions of the largest Dutch and German supermarkets. As IDH also coordinates the initiatives in Belgium and the UK, learnings in this report are relevant for those contexts as well.¹¹ This report is based on the analysis of publications by supermarkets and an assessment of their joint living wage initiatives managed by Initiatief Duurzame Handel (IDH) in the Netherlands and Gesellschaft für Internationale Zusammenarbeit (GIZ) in Germany – hereafter called the “Dutch retailer working group”¹² and the “German retailer working group”¹³. Similar commitments and initiatives by retailers on living wages in their banana supply chains exist in Belgium and the UK.

In Ecuador, the trade union Asociación Sindical de Trabajadores Agrícolas Bananeros y Campesinos (ASTAC) conducted interviews among workers at the biggest banana exporting companies in the country.¹⁴ In total, 1589 workers were interviewed between June 2024 and June 2025. In this report, only results for those exporting companies with a proven supplier relationship to either German or Dutch supermarkets were included. In addition, 12 workers were re-interviewed at the beginning of 2026.

For Costa Rica, Banana Link conducted research at producers for Dutch and German supermarkets with the support of the trade unions Sindicato de Trabajadores de Plantaciones Agrícolas (SITRAP) and Asociación Nacional de Empleados Públicos y Privados (ANEP).¹⁵ A total of 83 workers were interviewed, and 141 reported wages and payslips were assessed. Although several banana producers were contacted as well, the response rate was low, only one producer was interviewed. To maintain confidentiality, the producer is not named but its insights were taken into account.

For the safety of interviewees, names have been anonymised. Risks for involved partners have been assessed and actively managed. The research process incorporates a ‘do no harm’ approach.

📍 Costa Rica and Ecuador are two of the biggest banana exporting countries to the European Union.
© Steffen Vogel/Oxfam

2 LIVING WAGE COMMITMENTS: WHO HAS PROMISED TO MAKE A CHANGE?

According to the United Nations Guiding Principles on Business and Human Rights (UNGP) from 2011, companies have a responsibility to use their leverage to ensure that living wages are paid in their supply chains.¹⁶ For large European supermarkets, this is no longer a voluntary endeavour, but a legal reality. Recent mandatory human rights due diligence legislation such as the EU Corporate Sustainability Due Diligence Directive (EU CSDDD)¹⁷ and the German Act on Corporate Due Diligence Obligations in Supply Chains (LkSG)¹⁸ include legal obligations regarding living wages.

Recognizing this responsibility and following the Oxfam Behind the Barcodes campaign, most Dutch and German supermarkets made commitments to ensure that living wages are paid in their supply chains.¹⁹ Bananas were chosen as a first pilot commodity to implement these commitments. In addition to being a high-risk product for human rights abuses, the sector also has a relatively simple supply chain structure, high purchasing power of supermarkets due to the large volumes of bananas they purchase, and a relatively modest living wage gap compared to other commodities. Thus, the banana sector offers good prerequisites for closing the gap.



📷 Many workers in supermarket banana supply chains still do not earn a living wage and face an array of labour rights risks.
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WHAT IS A LIVING WAGE?

The Global Living Wage Coalition defines a living wage as:

“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 their 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.”²⁰

Scholars and rights-holders have been discussing the right benchmark for living wages for years. In 2024, the ILO came up with principles of estimating and implementing living wages that emphasize the importance of including trade union voices, which have often been sidelined.²¹

The sector starts moving: Living wage commitments by major supermarkets

In the Netherlands, a group of supermarkets, including market leaders Albert Heijn, Jumbo and Plus, formed the Dutch retailer working group in 2019. They jointly committed that:

“By 2025, the private sector parties involved will strive to have reduced the living wage gap by at least 75% (for 100% of the market volume of the entire banana assortment).”²²

Albert Heijn, Jumbo and Plus claim to have gone beyond that and report they have closed the entire living wage gap in their banana supply chains for their share of the volume sold.²³

Similarly, in 2020 the German supermarkets Aldi Süd, Aldi Nord, Rewe and Lidl – together with a few other retailers – formed the “German retailer working group” and committed to “work towards the realization of living income and living wages for farmers and workers in [their] global supply chains.”²⁴ As a first pilot project, these retailers made the following commitment on living wages in their banana supply chains:

“By the end of 2025, at least 50% of the bananas purchased by the participating retailers should be sourced as ‘Living Wage Banana’.”²⁵

The respective supermarkets implement this commitment through the following steps:

1. Assess the living wage gap
2. Verify wage gaps for a sample of farms
3. Pay a voluntary contribution to close the living wage gaps for the company’s sourcing share
4. Verify that the voluntary contribution reaches workers²⁶

ANALYSIS OF SUPERMARKETS’ COMMITMENTS TO CLOSE LIVING WAGE GAPS IN THEIR BANANA SUPPLY CHAINS^{1,02}

Supermarkets claiming they’ve closed their share of the living wage gap



Supermarkets with targets to close the living wage gap



Supermarket without targets to close the living wage gap



LOGOS





📌 Bananas continue to be sold at extremely low prices. © Oxfam Deutschland

In 2022, Lidl decided to leave the German retailer working group and developed its own project, stating that the company would start sourcing bananas exclusively from plantations where workers received a living wage.²⁷

Aldi Nord has living wage commitments for its own-brand bananas sold in Belgium and Germany but not in the Netherlands. This makes Aldi Netherlands the only one of the top five largest supermarkets without such a commitment for the Dutch market.

Edeka is the only company amongst the largest German supermarkets that does not have a timebound commitment to close living wage gaps in its banana supply chains. The company has developed a new sustainability program for their own-brand bananas, the "Boahnane", which includes the target that employees are paid in accordance with hours worked and in line with national legislation. Yet, living wage activities are not mentioned.²⁸ Also, Edeka has developed a living wage policy, but this does not include timebound commitments to close living wages in its banana supply chains.²⁹

It is an important step forward that supermarkets in the Netherlands and in Germany have committed to close their share of the living wage gap. Yet, as one producer often supplies many different supermarkets, living wage gaps will only be entirely closed if all supermarkets buying from these plantations pay their share. This shows the need for more supermarkets to join these efforts to closing living wage gaps.



Supermarkets need to be more transparent and disclose from which plantations their bananas come.
© Diana Chico Alvarez/Oxfam

3 HOW SUPERMARKETS WORK TOWARDS LIVING WAGES IN THEIR BANANA SUPPLY CHAINS

This section analyses how supermarkets implement their living wage commitments based on key aspects of human rights due diligence processes: supply chain transparency, assessing living wage gaps, involvement of trade unions, gender responsiveness and adapting purchasing practices.

3.1 TRANSPARENCY, A CRUCIAL FIRST STEP

Supply chain transparency is a crucial part of human rights due diligence and securing better wages and working conditions in global supply chains as it allows rights-holders and their representatives to flag rights violations towards international buyers.

Albert Heijn, Aldi Süd, Lidl and Rewe have taken significant steps and started disclosing the banana growers in their supply chains.³⁰ Aldi Nord and Plus only disclose direct banana suppliers. Edeka and Jumbo are more secretive and do not publish supplier data, which hinders rights-holders from flagging labour rights issues with them.

ANALYSIS OF SUPERMARKETS' TRANSPARENCY FOR THEIR BANANA SUPPLY CHAINS¹⁰³

Supermarkets disclosing banana producers



Supermarkets disclosing only direct banana suppliers



Supermarkets not disclosing banana producers or direct suppliers



3.2 ASSESSING THE LIVING WAGE GAP: LACKING INVOLVEMENT OF TRADE UNIONS

To understand the gap between existing wages and living wages, supermarkets started analysing the living wage gap in their supply chains. Whilst Albert Heijn and Jumbo have each published living wage gaps for their banana supply chains, Aldi Nord, Aldi Süd, Lidl,³¹ Plus and Rewe published aggregated living wage gap data within their respective retailer initiatives. Edeka is the only supermarket not disclosing living wage gaps in their supply chains.

For 2023, IDH reported average wages being 12,8% below the living wage reference benchmark for participating supermarkets in the Netherlands, which includes Albert Heijn, Jumbo and Plus. They find that 25,4% of workers in their banana supply chains are not earning a living wage.³² And the German retailer working group found living wage gaps between 9 and 15% in an assessment of 23 selected farms from six banana producing countries in 2023.³³

Wage gap assessments lack the involvement of workers

It is positive that some supermarkets have started disclosing living wage gaps for their banana sourcing. Yet, the underlying wage gap assessments often have serious shortcomings:

In the Dutch and German retailer working groups wage gaps are identified based on data provided by suppliers. Audits to verify reported wage data including a consultation of workers are only done for a 20% sample of producers.³⁴ In addition, there are frequent reports about workers being influenced by management as to what to respond during audits.³⁵ According to our findings in Ecuador and Costa Rica, independent trade unions as their representatives are hardly involved in wage gap verification.

The lack of adequate worker and trade union involvement appears to be a key factor that contributes to an underestimation of the existing living wage gap. An assessment for the German retailer working group for Ecuador from 2021, which was based only on supplier information, found that only 0,66% of workers were not earning a living wage.³⁶ However, subsequent research by Banana Link in 2024 for the same retailers, where workers were consulted directly, revealed that one third of the workers interviewed reported not receiving a living wage.³⁷ This example showcases that without worker involvement, wage gap assessments tend to underestimate living wage gaps.

ANALYSIS OF SUPERMARKETS' DISCLOSURE ABOUT LIVING WAGE GAPS¹⁰⁴

Supermarkets individually publishing living wage gaps



Supermarkets publishing living wage gaps via sector initiatives



Supermarkets not publishing information about living wage gaps



A good-practice example is Aldi Süd's pilot project from 2023 where trade unions were involved in wage verification when assessing the living wage gap. Aldi concluded:

"[The pilot] enabled more accurate wage calculations as well as an effective verification mechanism. This process worked most effectively when an independent trade union was present and involved."³⁸

Aldi Süd stated that as a result from this pilot project, verification bodies have begun involving worker representatives in the verification process. It is not clear however whether these include independent trade unions. For the future, the Dutch and German retailer working groups have announced that they aim to involve workers in the reporting of wage gaps through cooperation with the Dutch trade union Christelijk Nationaal Vakverbond (CNV) and its Fair Wage Monitor.

In conclusion, it is most welcome that supermarkets have started assessing and disclosing living wage gaps in their supply chains. Yet, our analysis demonstrates that supermarkets tend to underestimate existing wage gaps as they hardly involve workers and especially trade unions as their representatives.



Trade union rights are under pressure in most banana producing countries. © Priscilla Mora Flores/Oxfam

3.3 INVOLVING TRADE UNIONS FOR STRUCTURAL CHANGE

Trade unions are essential not only when assessing living wage gaps but for sustainable progress in closing living wage gaps in the long run. Only unions can give workers a collective voice to defend their rights, negotiate decent pay, and challenge exploitative labour practices. Research from Guatemala concludes that unionized workers earn more in less working hours and are less likely to face verbal abuse.³⁹ Thus, involving trade unions in their living wage activities is necessary for supermarkets to contribute to long-lasting wage increases.

Trade unions under pressure

Trade union rights are under serious pressure in most banana producing countries, including Ecuador and Costa Rica. Ecuador was included in the list of the ten worst countries for workers in 2025 by the International Trade Union Confederation (ITUC) with trade unionists receiving death threats⁴⁰ and workplace harassment used to pressure employees to resign or leave a union.⁴¹

In Costa Rica, the situation has recently deteriorated as well, with regressive laws and employers infringing on trade union rights, resulting in systematic violations of these.⁴²

Given these huge barriers, the degree of unionization in agriculture continues to be low. For Ecuador, unionization in the banana industry is estimated at 2%⁴³ and for Costa Rica at 8 to 9%.⁴⁴

Ana Castillo (name altered for anonymity), a worker at a Costa-Rican banana producer supplying Edeka states:



"As soon as I joined the union [...] they began to persecute me."

A study by Banana Link for Ecuador found: "76% of the workers interviewed stated that the company they work for does not allow workers to attend union activities."⁴⁵ And ASTAC continues to report dismissals of workers due to their union membership.⁴⁶

Supermarkets must help ensure that freedom of association is respected

To be sustainable in the long run, higher wages should be negotiated between workers and trade unions as their representatives, and producers. Yet, due to shrinking space for unions, this is often challenging.

Supermarkets need to contribute to expanding the space for trade unions. Respective commitments already exist: The German retailer working group, including Aldi Nord, Aldi Süd and Rewe, has committed to doing so by defining as one of its four strategic objectives that “strong and active workers’ representatives are able to negotiate decent working conditions, including living wages.”⁴⁷ Also, in a joint statement signed by all supermarkets investigated, except Edeka, retailers committed to collective bargaining as “the most sustainable approach to wage improvement, balancing workers’ rights and economic interests”.⁴⁸ And in Costa Rica, the German retailer working group has recently established a cooperation with the ILO to strengthen social dialogue.⁴⁹

Positive examples beyond mere commitments come from Aldi in Costa Rica, where – after a complaint by the trade union SITRAP – a positive outcome was negotiated resulting in payments to the complainants. And in Cote d’Ivoire six retailers – amongst them Aldi Nord and Lidl France – negotiated a first collective bargaining agreement with trade unions in the country.⁵⁰




BOX 1 – FREEDOM OF ASSOCIATION AND THE ROLE OF TRADE UNIONS

Trade unions are the central agents representing workers’ interests, particularly on labour rights and wages. The right of workers to establish and join trade unions of their own choosing is recognised under ILO Convention No. 87. The ILO Declaration on fundamental principles and rights at work from 1998 establishes freedom of association as a fundamental labour right and affirms that workers should be able to organise independently without interference.

Where independent trade unions exist, companies should involve them in processes related to labour rights, e.g. during social audits, whenever possible. Engaging with unions is essential to ensure that workers’ perspectives are adequately represented.

The right to freely organise is often constrained by government regulations or employer interference. In some contexts, so-called “yellow unions” are formed: organisations established or controlled by employers or governments that do not genuinely represent workers’ interests. Similar concerns arise when companies rely solely on worker committees or other representative structures (such as the “comités permanentes” in Costa Rica)⁵¹ that are influenced by management. For this reason, companies should prioritise engagement with independent trade unions wherever they exist.



 Excessive overtime and persecution of trade unions is common for Ecuadorian banana workers.
© Diana Chico Alvarez/Oxfam

More than lip-service? Sidelining legitimate trade unions

There are first steps of meaningful engagement of trade unions by supermarkets. These should be expanded. However, there have been severe limitations as well in recent years: This was the case with the trade union ASTAC in Ecuador. Since 2017, the ILO has called on the Ecuadorian government to formally register ASTAC. Following a court ruling, the Ecuadorian labour ministry registered ASTAC as the first and to date only sector-wide trade union in January 2022.⁵² Despite their public emphasis on the important role of trade unions,⁵³ the German retailer group has not accorded trade unions – including ASTAC – meaningful participation in their activities. This might also be due to the widespread, fierce anti-union attitude in the Ecuadorian banana industry. ASTAC has repeatedly spoken out against systemic labour rights violations in the country, including on the farms of President Noboa, the heir to one of the country’s largest banana exporting companies.⁵⁴ Later in 2024, after pressure from industry and government increased,⁵⁵ the GIZ decided to stop all living wage activities in the country.⁵⁶

At a crossroads: A seat at the table or empty talk

Didier Leiton, general secretary of SITRAP in Costa Rica said in an interview for this report:



“As trade unions we are the legitimate representatives of workers. We know workers are not receiving what they should be earning. Retailers must take serious measures to effectively change this reality and involve us as trade unions in these measures so that the workers who pick bananas on the plantations can enjoy a better quality of life through living wages.”

The examples above from Costa Rica and Ecuador demonstrate the difficult situation for trade unions in most banana producing countries. Given the tight space in which they operate, it is not always easy to involve them in living wage activities. Yet, without their inclusion, solutions can hardly be effective and long-lasting.

Retailers need to make sure trade unions are adequately involved in all their living wage activities, e.g. when assessing and verifying wage gaps. To be effective in the long run, living wage activities must respect freedom of association and ensure that trade unions have enough space to negotiate sector-wide bargaining agreements.

3.4 GENDER RESPONSIVE APPROACHES MISSING: EQUAL PAY FOR EQUAL WORK?

Gender discrimination is prevalent in the banana industry – also regarding wages. Therefore, any living wage intervention by supermarkets needs to be gender responsive.

Women constitute roughly 13% of the workforce in the export banana industry in Latin America⁵⁷ and continue to be systematically paid less than men. For example, figures from the Dutch retailer working group show slightly higher average living wage gaps for women.⁵⁸

Banana plantations are characterized by a pronounced gendered division of labour. Women are primarily employed in packing plants, while men are more commonly engaged in field work. Tasks in the field tend to be better paid. Research by Banana Link in Ecuador revealed that women make up about 80% of the lowest-paid workers, and men are twice as likely as women to obtain contracts.⁵⁹ This means that women are systematically employed in lower paid and less secure jobs.

Fernanda Rojas (name altered for anonymity), a worker at a banana producer in Costa Rica summarizes:



“On the farm I work, I feel I’m being discriminated a lot because I’m a woman.”

Assessing gender pay gaps

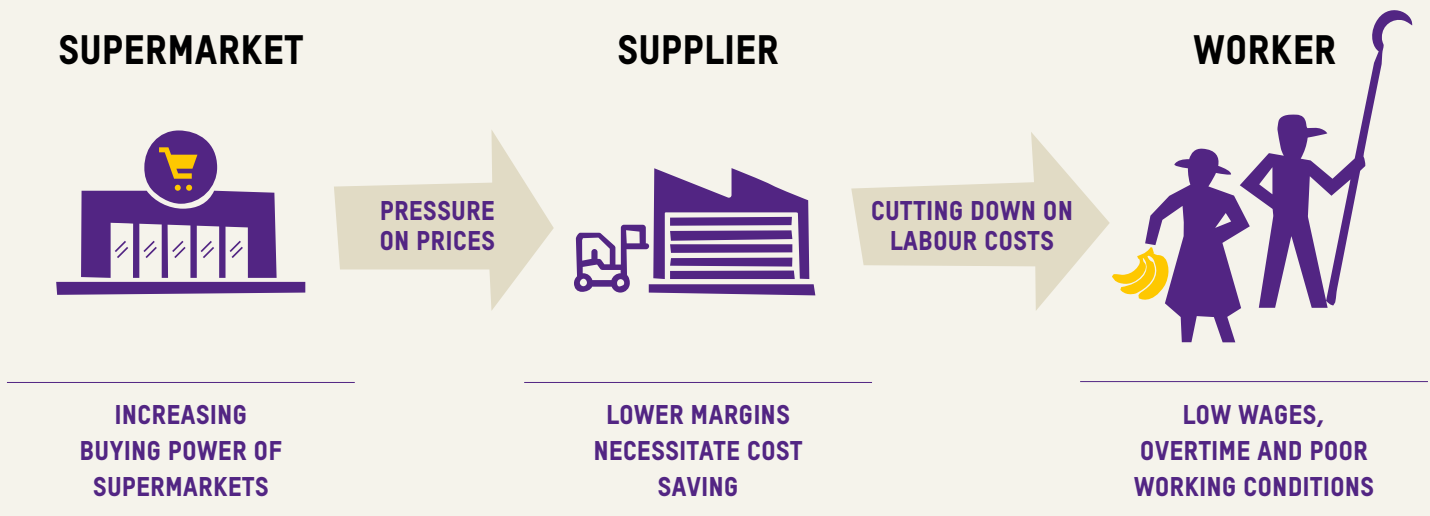
Several supermarkets started estimating the gender pay gap in their banana supply chains via their respective Dutch and German retailer working groups. The Dutch working group found that according to wage data reported by suppliers, women were more likely to experience a living wage gap (30% of women, compared to 24,7% of men), and that women's average living wage gap was higher (14.9% compared to 12,4% for men).⁶⁰

Yet, beyond assessing gender pay gaps, no gender specific measures were taken by the supermarkets. To stop gender discrimination, they need to start working with trade unions and women's associations to close the gender pay gap and make sure that the tasks predominantly undertaken by a female workforce cease being underpaid.

3.5 BETTER PURCHASING PRACTICES – AN END TO THE PRICE PRESSURE?

Bananas continue to be sold at very low prices: The Edeka subsidiary Netto Markendiscout offered bananas for 88 euro cents per kilogram in their stores in February 2026.⁶¹ In 2024, export associations from Latin America protested that the price they received for a box of bananas from retailers almost halved following low-price offers to consumers in Germany.⁶² If prices are too low for producers to cover their costs, they look for ways to reduce these, often turning to squeezing workers' wages. It is obvious that supermarkets must start paying prices that cover the sustainable cost of production, including costs for living wages.

IMPACT OF SUPERMARKET PURCHASING PRACTICES ON WORKERS' RIGHTS



Moving from “voluntary contributions” to higher prices

So far, when attempting to close living wage gaps, most retailers in the Dutch and German retailer working groups, as well as Lidl are paying a “voluntary contribution” to their suppliers rather than paying higher purchasing prices.⁶³

Such voluntary contributions are an additional payment to a producer by retailers that covers their respective share of the living wage gap. The producer in turn distributes the additional payment to the workers. In theory, if all companies sourcing from one producer paid their respective voluntary contribution, workers would receive a living wage.

Whilst voluntary contributions give a clear signal that some retailers are willing to pay more for living wages, they can only be an intermediate step for the following reasons:

As explained in a study for the German retailer working group, a voluntary contribution is deliberately named voluntary “to avoid associating this payment with an employment contract, which would give it a wage nature.”⁶⁴ Producers fear the responsibility to pay higher wages should supermarkets end their living wage commitment and efforts. Yet, by separating living wage payments from the actual wage, national social security and tax systems may get undermined. This is not only to the detriment of such systems, which are underfinanced in many countries, but also to workers, because some of the payments, such as pensions, unemployment and parental benefits, are based on the last formal wage without such voluntary contributions.⁶⁵

Furthermore, supermarkets allow producers to decide on how to distribute the voluntary contribution to workers.⁶⁶ Albert Heijn⁶⁷, Jumbo⁶⁸ and Lidl⁶⁹ report that their voluntary contribution is at least partly paid to workers as in-kind benefits, e.g. as food vouchers or school supplies. The Dutch and German retailer working groups even allow for the entire voluntary contribution to be paid in-kind.⁷⁰ From what the supermarkets report so far it is difficult to assess whether workers and independent trade unions are involved in the decision to receive the voluntary

contribution in-kind.⁷¹ If workers and trade unions are not involved, this is problematic as it reflects paternalistic and colonial practices because employers control how workers use their earnings.⁷²

Finally, the voluntary contribution is only paid to producers at the end of the year and can thus not be used to cover workers’ daily needs throughout the year.

To conclude: By focusing on voluntary contributions, supermarkets avoid paying higher prices to producers that cover the costs for a sustainable production, including living wages. The German anti-trust authority currently evaluates whether supermarkets can collaboratively agree on the payment of such prices.

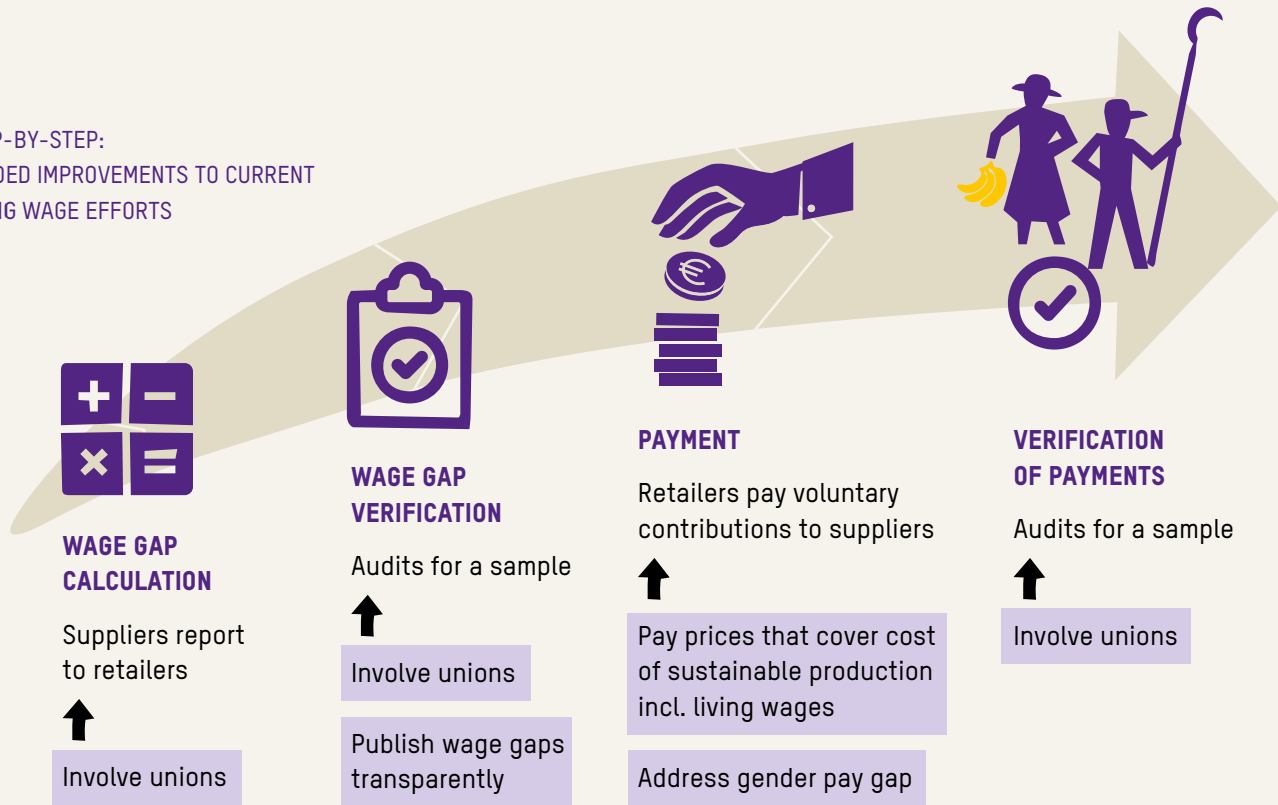
More supermarkets need to join these efforts to make a real change for workers

Even if all supermarkets that have committed to close their share of the living wage gap in their banana supply chains moved away from voluntary contributions and started paying higher purchasing prices, and even if trade unions were involved in wage gap assessments and living wage gaps weren’t underestimated, workers would still not receive a living wage. This is because producers sell to many different supermarkets. Only if all supermarkets buying from a producer contribute to closing the living wage gap – each paying their share based on how much they buy – will the gap be fully closed for all workers. Thus, more supermarkets need to join these efforts to make a real change for workers.

This can be exemplified by the only data on living wage contributions paid that is public so far: In February 2026, the German retailer working group reported that they paid 413 000 USD to suppliers in the major Latin American production countries for the whole year to support the closure of their share of the living wage gap, covering 50% of their own brand banana volumes sourced for the German market. To get an approximate understanding what that means for workers: Each worker with a living wage gap would on average receive an additional amount of 15 USD for the whole year, an almost negligible amount.⁷³

STEP-BY-STEP:

NEEDED IMPROVEMENTS TO CURRENT LIVING WAGE EFFORTS



However, such transparency by the retailer working group is most welcome. Lidl and the Dutch supermarkets have so far not disclosed any public information about the amount of voluntary contributions paid.

Responsible Purchasing Practices: First steps towards long-term contracts and sourcing commitments

To ensure the payment of living wages in the long run, not only higher prices need to be paid but the whole sourcing regime needs to be changed. In global competitive market structures, states and businesses constantly fear that buying companies will shift their order volumes to countries or suppliers with lower production costs, which contributes to the downward spiral of wages. To change this, retailers must stop squeezing suppliers and instead establish stable sourcing relationships, fair payment terms and multi-year contracts.

Retailers from Belgium, Germany, the Netherlands and the United Kingdom – that includes all supermarkets

investigated except Edeka⁷⁴ and Lidl⁷⁵ – are working jointly on assessing the impact of their purchasing practices based on feedback from suppliers.⁷⁶ They conclude: “Responsible purchasing practices include paying supply chain partners fairly and using contracts that work for both producers and buyers.”⁷⁷

The involved supermarkets have also recognized the importance of long-term sourcing relationships.⁷⁸ Aldi Süd for example started using multi-year contracts for banana orders as opposed to annual negotiations.⁷⁹

Furthermore, the involved supermarkets have committed to “not moving away from direct supply chain partners solely due to the initial size of their producers’ living wage gaps.”⁸⁰

These are crucial signals towards producers and exporters. However, to achieve systemic change, it will be important that these supermarkets publicly show how they put their commitments into practice, and that missing supermarkets join these efforts.

4 LIVED REALITIES OF WORKERS IN SUPERMARKET SUPPLY CHAINS



"You have to perform a miracle, as we say. You have to pay for electricity, water, internet, gas. And what is left over, you have to buy food",

says Diego Hernández (name altered for anonymity), a worker from Costa Rica working at a producer supplying to Albert Heijn in 2025.

The harsh reality is that despite all efforts by supermarkets, the workers we spoke to for this research still cannot afford a dignified life for their families.

4.1 FINDINGS FROM ECUADOR: LIVING WAGE GAPS HIGHER IN REALITY THAN ON PAPER

According to public data the minimum wage in Ecuador in 2025 was 470 USD per month,⁸¹ whereas the living wage according to the Anker benchmark (see Box 2), the methodology used by the retailers, was calculated at 503 USD per month, constituting a comparatively moderate 6% formal living wage gap.⁸²

An assessment conducted by ASTAC of the largest banana exporting companies in the country in 2025 however draws a very different picture and confirms the necessity to involve trade unions when assessing wage gaps (see 3.2).⁸³ The trade union found for example that at a banana exporter supplying Albert Heijn and Aldi Süd, the monthly minimum wage can only be earned with massive overtime hours. The salary gained in regular working hours falls below this threshold, thereby violating the law on minimum wages. 85% of workers interviewed at this producer reported to be working overtime without payment.⁸⁴ Minimum and living wages however are to be achieved during regular working hours. Thus, living wage gaps are much higher in reality.

Furthermore, informality is an issue. Only 14% of the interviewed workers at a supplier to Aldi Süd reported receiving written contracts and only 8% of the interviewed workers said that overtime is compensated regularly. 42% report to receive less than the minimum wage.

Christian Valdéz (name altered for anonymity), a worker from a banana producer that supplies to Edeka summarizes:



"We know that it's not enough to live a decent life, because all we have left is the little we buy in groceries to sustain ourselves. Our wages are just enough to get by, just enough to survive."

Equally, when re-interviewed by ASTAC at the beginning of 2026, none of the 12 workers recalled receiving a voluntary contribution.

In summary, while the gap between minimum wages and the "Anker living wage benchmark" appears to be small for Ecuador, the research underlying this report confirms that such wage gap is much higher in reality because minimum wages are only achieved with overtime. In other words, they are not achieved, which regularly leads to inaccurate calculation of the gap. To get the real picture, workers and trade unions must be involved in gap assessments. Also, there is no evidence of workers receiving a voluntary contribution that would close a living wage gap.





BOX 2 — THE ANKER METHODOLOGY FOR ESTIMATING A LIVING WAGE

All retailers use the Anker methodology as the living wage benchmark for their activities. Such benchmarks have played a crucial role to show minimum wages are not sufficient to cover basic needs. At the same time, the Anker benchmark has received criticism for underestimating living wages, particularly in Ecuador.

According to the Anker methodology, a family would on average need 1.61 household earners. However, the trade union ASTAC criticised that many banana worker families rely on only one household earner, e.g. single parents, resulting in many households not earning the basic basket of goods.⁸⁵

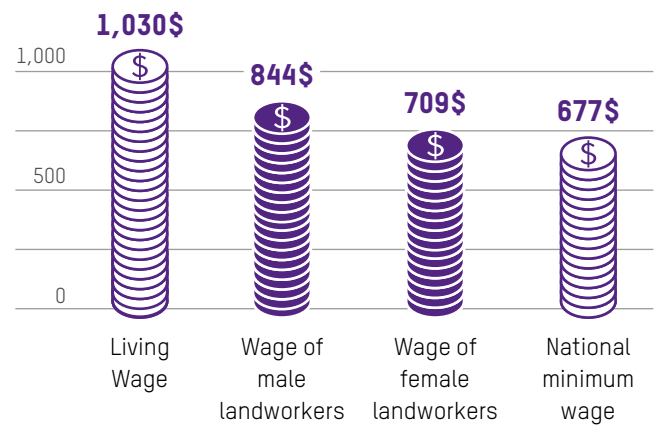
Furthermore, the Anker methodology has been criticized for underestimating food basket costs and health care costs.^{86,87} Even the Anker Research Institute acknowledges that “families with young children and lone-parent families may be vulnerable to poverty” also when they receive payment according to the Anker benchmark.⁸⁸

For many contexts the Anker methodology remains the most transparent and best-available living wage benchmark. Criticism towards the benchmark should not stall living wage implementation but rather incite its improvement, based on the involvement of local civil society and trade unions.

4.2 FINDINGS FROM COSTA RICA: INADEQUATE WAGES PERSIST

The situation in Costa Rica is different from Ecuador, as the gap between minimum wages and living wages is significantly higher, i.e. at 34%.

AVERAGE WAGE INTERVIEWED WORKERS RECEIVED COMPARED TO THE MINIMUM WAGE AND LIVING WAGE IN COSTA RICA⁸⁹



Research by Banana Link conducted for this report in summer 2025 shows that many workers are frustrated with poor wages. Miguel Castro (name altered for anonymity), a worker at a banana producer says:



“Honestly, I see it as ugly, because sometimes I have to see what I can do because the salary is not enough. So it becomes very difficult for me [...] and everything costs a lot [...] and sometimes there are things that you have to stop paying for to be able to survive.”

Alarmingly, the most cited household expense considered difficult to cover by 47% of the respondents was food and groceries.

Assessing supermarkets' activities: Workers are not aware of living wage gaps

When workers were asked directly whether they received any top-up payment, bonus or other in-kind benefit such as food vouchers towards closing the living wage gap, no worker reported receiving such a top-up.

At the same time, the research conducted finds widespread evidence of continued payments below the living wage. As the investigation predominantly includes workers on permanent contracts, it is likely that living wage gaps in the wider workforce – where casual and temporary contracts are common – are even wider than those identified in this research.

Excessive overtime and deductions further widen living wage gaps

The research underlying this report finds furthermore that workers rely on overtime in order to achieve their monthly pay rather than it being earned in a standard work week. This is especially concerning as the standard work week in Costa Rica is already set at an extensive 48 hours. This takes a tremendous toll on workers' bodies, especially for physically demanding tasks like banana harvesting.

And in the case of deductions, such as social security (health and pension) contributions, union fees and debt repayments, the net hourly living wage gap increases even further: The net hourly wage average for men and women in the sample is 68% of the net hourly living wage, with 94% of net wages falling below the net living wage.

Gender pay gap

For women, the picture is even worse: Their net hourly pay in the research conducted is 56% of the net hourly living wage. On average, the net pay gap between men and women is 20%. Whilst women receive less hourly pay than men, they also work on average eight hours more each week, with a reported average of 61 hours per week. This is 13 hours more than the standard working week in which workers should earn a living wage, and which is the legal working time.⁹⁰

The new research also finds that men working in packing plants earn 6% more than women in comparable roles, in net wages, although their earnings remain lower than those of men employed in the field.

Reliance on debt

Further alarming evidence of financial distress is that many workers interviewed report that they depend heavily on various forms of credit to make ends meet, locking them into cycles of indebtedness that reduce the income available for covering other expenses. Daniela Vargas (name altered for anonymity), a worker from a producer that supplies to Rewe describes:



"Saving is unimaginable. Yes, the Christmas bonus helps, but it's not even for our own expenses, it's to pay off what we owe."⁹¹

Even though Rewe responded that the producer in question is currently not part of the company's living wage activities, the quote shows the structural underpayment in the sector.

Banana Link's research from Costa Rica shows that no worker interviewed reported having received a living wage top-up. Additionally, the workers interviewed are regularly paid less than the living wage, and are confronted with frequent unpaid overtime, debt dependence and a substantial gender pay gap.

4.3 WHY ARE WORKERS NOT AWARE OF RETAILERS' VOLUNTARY CONTRIBUTIONS?

In the research conducted for this report, no evidence of living wage top-ups paid by supermarkets reaching workers in Ecuador and Costa Rica has been found. This can be attributed both to implementation limitations within each supermarket's living wage activities and to broader structural constraints, such as the small amount of voluntary contributions and the lacking involvement of trade unions.

Limitations in the project implementation for each supermarket

For a thorough assessment, every retailer must be looked at individually.

Edeka does not have a timebound commitment to close living wage gaps. So, it is obvious that so far, workers are not aware of any additional payment. Edeka should start to act on closing living wages.

Plus claims to close its share of the living wage gap in 2025. Yet, the supermarket does not source neither from Costa Rica nor Ecuador, where our research has taken place, so no workers supplying Plus were interviewed.

Aldi (Nord and Süd) and Rewe report paying the voluntary contribution for 50% of their own brand banana order volume for the first time at the end of 2025. Up until then, only pilot projects were implemented.⁹² This means that voluntary contributions were only paid for few selected suppliers in mid-2025 when most workers were interviewed. In March 2026 workers in Ecuador from a supplier to Aldi Süd and Rewe were interviewed again but were not aware of voluntary contributions reaching them, even though research by ASTAC in 2025 showed a living wage gap. As the companies do not disclose the producers they have selected in the 50% order volume, it is not possible to assess whether workers interviewed were working at the farms where payments were made. These supermarkets should be more transparent about the farms where they implement living wage activities.

Jumbo claims to close its share of the living wage gap in 2025. Yet, the company does not disclose the producers where bananas are sourced. Jumbo should be more transparent about its supply chain.

Lidl claims to have closed its share of the living wage gap in 2025. The company reported not to source from Costa Rica, so no voluntary contribution will have reached workers there. For Ecuador, it is not transparent, which farms showed a living wage gap and therefore received payments. Lidl should make sure that existing living wage gaps will be closed.

Lastly, Albert Heijn claims to have closed their share of the living wage gap and workers in the company's supply chain both in Ecuador and Costa Rica were interviewed. Unexpectedly, no worker was aware of voluntary contributions reaching them in-cash or in-kind, e.g. via food vouchers.⁹³ This might be due to a too low amount.

Structural constraints: So far small amounts and lacking trade union involvement

At least for supermarkets claiming to close their share of the living wage gap, it is at first sight surprising that the interviewed workers so far are not aware of additional payments made. There are two central reasons that can explain why workers are not aware of voluntary contributions reaching them:

Firstly, the voluntary contributions have most likely been very small as

- wage gap calculations often fail to include the workers' and trade unions' perspectives, which leads to an underestimated gap,
- especially in Ecuador the official gap between minimum wages and living wages is already quite small,
- the voluntary contribution is often distributed amongst all workers, even to those without a living wage gap, and
- supermarkets only aim to close the living wage gap for their share of the production volume.

Secondly, workers might not have been informed about the payment of the voluntary contribution and as the total amount was small, they may not have noticed it. To make sure workers are aware of and receive payments, supermarkets need to involve trade unions in the distribution of the voluntary contributions.

5 CONCLUSIONS: FIRST STEPS BUT STILL A LONG WAY TO LIVING WAGES

All supermarkets addressed in this report, apart from the German supermarket Edeka, have made timebound commitments to achieve living wages in their banana supply chains. Albert Heijn, Aldi Süd, Lidl and Rewe have increased transparency by publishing comprehensive supplier lists. Through collective initiatives facilitated by IDH and GIZ, retailers have assessed living wage gaps – with Albert Heijn and Jumbo even publishing these individually – and gender pay gaps. Despite publicly expressed support for freedom of association, trade unions remain largely excluded from assessing and verifying living wage gaps, which contributes to the systematic underestimation of these gaps.

Based on the calculated gap, Albert Heijn, Jumbo, Lidl and Plus claim to close their share of the living wage gap. Yet, they do not report the amount paid so far. Aldi Nord, Aldi Süd and Rewe claim to close their share of the living wage gap for 50% of their own brand banana volumes, and so far they are the first retailers to publish the amount paid. Based on the limited publicly available information, these payments have so far been small compared to annual wages.

None of the workers interviewed in this research reported receiving living wage top-ups. This can be attributed to the fact that a large share of order volumes is still placed by companies that do not pay living wage top-ups, the lack of transparency where payments were made as well as to the lack of involvement of trade unions, which leads to underestimated living wage gaps and low worker awareness. Oxfam will continue to assess whether future payments are reaching workers.

Achieving living wages in global supply chains is no simple task. Living wages continue to be out of reach for many workers, leaving them struggling to lead a life in dignity.

Each supermarket taking action on living wages only takes responsibility for the volumes they buy at a given producer. To ensure living wage gaps are actually closed, all buyers need to be on board. So, more supermarkets need to join the efforts to achieve living wages. Since more and more supermarkets have shown that they are willing to take this step and bear the commercial consequences, there is no reason for others to stay behind.

With the German Supply Chain Act in place and the EU CSDDD entering into force, taking action to ensure that living wages in supply chains are paid is no longer a choice. Instead, supermarkets will need to show how they use their leverage to contribute to living wages (see Box 3).

Systemic changes to wage setting are needed to counter the race to the bottom caused by international competition. To achieve that, involving trade unions will be crucial. Yet, as freedom of association is under extreme pressure in most banana producing countries, a key aim for any effort to achieve living wages is to expand the space for collective worker organising.



📷 Involving trade unions will be crucial to achieve living wages for banana workers.
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BOX 3 – LIVING WAGE REGULATIONS IN THE EU CORPORATE SUSTAINABILITY DIRECTIVE (EU CSDDD)

EU Member States need to transpose the EU Corporate Sustainability Due Diligence Directive (EU CSDDD)⁹⁴ into national law by 2028. According to the EU CSDDD, companies in the EU with more than 5000 employees and a net worldwide annual turnover of more than 1.5 billion Euro are required to act on living wages, as mentioned in Part I, para. 6 of the Annex: “[...] the right to enjoy just and favourable conditions of work, including a fair wage and an adequate living wage for employed workers [...]”.

Specifically, companies have to exercise human rights due diligence in order to prevent and mitigate adverse human rights impacts, including wages that do not meet the requirements stated in the annex.

The EU CSDDD specifies in the recitals:

“Companies should also be responsible for using their influence to contribute to an adequate standard of living in chains of activities” and “companies should adapt business plans, overall strategies and operations, including purchasing practices, and develop and use purchasing policies that contribute to living wages and incomes for their suppliers.”

This is specified even further for large retailers:

“In order to address the power imbalances in the agricultural sector and ensure fair prices at all links in the food supply chain and strengthen the position of farmers, large food processors and retailers should adapt their purchasing practices and develop and use purchasing policies that contribute to living wages and incomes for their suppliers.”

Art. 10 para. 2 point (d) and Art. 11 para. 3 point (e) of the EU CSDDD explicitly state that companies need to make necessary modifications or improvements to the company’s own business plan, overall strategies and operations including purchasing practices to prevent and bring adverse impacts to an end. Accordingly, companies must pay prices that enable suppliers to pay living wages.

Art. 13 of the EU CSDDD provides that when exercising due diligence and planning and taking such measures, companies need to engage with stakeholders, i.e. trade unions.

According to Art. 24–28, EU Member States need to ensure that the national enforcement authorities adequately supervise the implementation of these provisions by companies.

Art. 29 EU CSDDD should be read to oblige Members States to provide for civil liability in national law in case workers do not get a living wage resulting from a failure to exercise due diligence by companies.

6 RECOMMENDATIONS: WHAT SUPERMARKETS NEED TO DO NEXT TO MAKE LIVING WAGES IN BANANA SUPPLY CHAINS A REALITY

To increase the impact for workers and the effectiveness of existing efforts, supermarkets need to:

1. Make a timebound commitment to close living wage gaps in their banana supply chains if they have not yet done so, e.g. Edeka;
2. For those who are already implementing living wage commitments: Extend their commitments, a) beyond the current deadlines, b) to close their share of the entire living wage gap, c) for their entire own-brand banana volumes;
3. Work on the implementation of living wages in coordinated collaboration rather than through unilateral action;
4. Assess and verify living wage and gender pay gaps in a participatory manner with rights-holder involvement, e.g. to adequately account for overtime, and jointly develop action plans to address all the issues raised by rights-holders;
5. Use voluntary contributions only as an intermediate step that should be followed by including living wages as a ring-fenced cost in purchasing prices as part of the costs for sustainable production;
6. When voluntary contributions are paid, make sure workers and their representatives are involved in deciding on their distribution, so that the voluntary contribution reaches them. Align on common implementation approaches at farms where multiple supermarkets are sourcing;
7. Adopt responsible purchasing practices that include, but are not limited to, higher prices, fair payment terms, stable business relationships and multi-year contracts;
8. Negotiate and sign legally binding agreements with trade unions that require payment of higher prices to suppliers allowing producers to pay living wages to the workers;
9. Engage in strategic dialogue with public authorities, producers and trade unions to work towards collective bargaining agreements and higher minimum wages. To show credibility towards producers, supermarkets need to strengthen their commitments to maintain sourcing from a producer country regardless of the initial living wage gap and once minimum wages increase;
10. Communicate transparently about living wage gaps, amounts paid and the effectiveness of measures taken;
11. Strengthen gender responsive approaches to living wages by systematically tracking and disclosing gender pay gaps. Develop and implement action plans to close them;
12. Take effective measures for the protection of rights holders and human rights defenders and ensure the protection of complainants;
13. Move beyond living wages towards living income for smallholder farmers and agroecological production.

At the same time governments in buying countries should support living wage initiatives by supermarkets and need to make sure supermarkets are required to contribute to living wages in their supply chains by implementing EU CSDDD into national law (see Box 3).





BOX 4 – BEYOND BANANAS: WHERE SUPERMARKETS MUST ACT NEXT

Living wages and incomes are a human right for all workers and farmers worldwide. So far, activities by supermarkets to achieve living wages and incomes in other commodities than bananas remain scarce.

Most action can be seen from supermarkets in the Netherlands on living income in the cocoa sector. Albert Heijn, Jumbo, Lidl and Plus all made long-term commitments to ensure living income reference prices are paid to cocoa farmers for – at least parts of – their own brand chocolate assortment.⁹⁵

Rewe and Lidl have started working on living incomes in the coffee production in Honduras and Peru together with the GlZ⁹⁶ and Plus reports to be working on living wages in the tea sector in Sri Lanka.⁹⁷

A more structural approach comes from Albert Heijn. The supermarket reports to ask all their fruit and vegetable suppliers in high-risk countries to calculate living wage gaps. Where gaps exist, they “develop a plan to close it”.⁹⁸

More action is urgently needed in many other supply chains. For example, in Brazil, a major exporter of coffee, mango and melons to the EU⁹⁹, the minimum wage is a strikingly low at 243 euro per month,¹⁰⁰ whilst the living wage is estimated at 439 euro per month.¹⁰¹

Supermarkets need to intensify their efforts to make living wages and living incomes a reality for workers and smallholder farmers.

📌 Supermarkets must negotiate and sign legally binding agreements with trade unions.

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Stand: 04.12.2025.

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- 62 www.lebensmittelzeitung.net/industrie/nachrichten/fruchthandel-billige-bananen-als-lockmittel-180421
- 63 <https://idh.org/resources/buyers-guidelines-voluntary-contributions-to-close-living-wage-gaps> and <https://www.sustainable-supply-chains.org/news/joint-alignment-on-the-process-of-voluntary-contributions/>
- 64 https://www.sustainable-supply-chains.org/fileadmin/user_upload/LEGAL_STUDIES_ON_MECHANISMS_FOR_PAYING_LIVING_WAGE_VF_.pdf
- 65 GIZ recognized in a comment to Oxfam that voluntary contributions are an intermediate solution because retailers do not pay the wages directly and therefore cannot be forced to pay higher wages in case supermarkets stop their living wage activities. Thus, systemic change in wage setting is needed and needs to be enabled. GIZ further specified that if producers are to pay taxes for the voluntary contribution, this is accounted for in its calculation.
- 66 <https://www.sustainable-supply-chains.org/news/joint-alignment-on-the-process-of-voluntary-contributions/>
- 67 <https://data.maglr.com/3671/issues/56666/677920/downloads/duurzaamheidsverslag-2024-nederlandse-versie.pdf>
- 68 <https://www.jumbo.com/nieuws/impactonderzoek-in-risicoketens/>
- 69 <https://corporate.lidl.co.uk/media-centre/pressreleases/2024/lidl-gb-to-launch-analysis-tool-to-address-wage-disparities-among-banana-plantation-workers>
- 70 Source: https://www.sustainable-supply-chains.org/fileadmin/INA/News/EH_AG_Banane/2025_Alignment_VoluntaryContributions.pdf; This contradicts e.g. the Anker methodology on living wages, which allows only up to 30% of the total wage should be paid in-kind. However, as voluntary contributions have been very small thus far, it is unlikely that even their full payment in-kind would reach 30% of the total wage.
- 71 IDH commented to Oxfam that sometimes workers reported to be in favour of in-kind benefits as well.
- 72 GIZ and IDH commented to Oxfam that they advise that workers are consulted in the decision on the distribution of the voluntary contribution and that they check in the verifications of the payment if this happened. However, due to the very different situations of the farms and workers this is not always feasible.
- 73 The German retailer working group reported during a public panel at the trade fair Fruit Logistica in Berlin that they have collaborated with 400 farms that employ roughly 42000 workers in 2025, covering 50% of the own brand banana volumes sourced by the participating retailers (Aldi Nord, Aldi Süd and Rewe) for the German market. 259 of these farms showed a living wage gap. Retailers paid around paid 413 000 USD for the whole year to support the closure of the living wage gap. If workers are distributed evenly across the 400 farms each worker with a living wage gap would on average receive 15 USD for the whole year.
- 74 Edeka responded to Oxfam: We recognise that purchasing strategies can influence wage and income situations. Edeka regularly reviews business processes and contractual conditions and implements corresponding improvements. In our banana programme, we also consciously rely on long-term partnerships and individual contract design in order to adequately address different production contexts.
- 75 IDH commented to Oxfam that Lidl is not participating in the coordinated assessment with its German and Dutch subsidiaries but in Belgium. See here: <https://idh-prp.files.prepr.io/7dg9y003jsh/banana-publication-be-2025-eng.pdf>
- 76 <https://www.sustainable-supply-chains.org/news/strengthening-purchasing-practices-through-assessments-and-legal-guidance/>
- 77 Source: https://www.bananalink.org.uk/wp-content/uploads/2024/02/240206b_FLY_Statement_Retailers_GB-1.pdf; Regarding contracts supermarkets should establish responsible contract clauses with their suppliers, e.g. as developed by the Responsible Contracting Project (<https://www.responsiblecontracting.org/>).
- 78 https://www.bananalink.org.uk/wp-content/uploads/2024/02/240206b_FLY_Statement_Retailers_GB-1.pdf
- 79 Shared by Aldi South representative at an annual meeting of the Sustainable Agricultural Supply Chain Initiative (SASI) on 26th of November 2025.
- 80 https://www.bananalink.org.uk/wp-content/uploads/2024/02/240206b_FLY_Statement_Retailers_GB-1.pdf
- 81 <https://www.trabajo.gob.ec/el-salario-basico-unificado-del-trabajador-en-general-para-el-ano-2025-sera-de-usd-47000/>
- 82 <https://www.ankerresearchinstitute.org/ecuador-benchmarks/livingwage-nonmetroargentina-2020-emhn8-6k6ew-59zrl-bpbkr-gr7r6-x8622-nzd3d-58wfp-lz5gw>
- 83 https://ugc.production.linktr.ee/6c73d2b7-a3a2-4e0d-ae1c-2f1902b7342b_Report-on-the-Qualification-Requirements-for-Ecuadorian-Banana-Exporters.pdf
- 84 https://ugc.production.linktr.ee/6c73d2b7-a3a2-4e0d-ae1c-2f1902b7342b_Report-on-the-Qualification-Requirements-for-Ecuadorian-Banana-Exporters.pdf

- 85 Specific figures are difficult to obtain. ASTAC shares in conversations with Oxfam that less than 10% of workers they interviewed reported to have more than one household earner.
- 86 https://cleanclothes.org/file-repository/ccc_dec2019_luginbuhl_lw_gender.pdf
- 87 https://www.researchgate.net/publication/354788375_Stories_Change_Everything_-_A_Feminist_Approach_to_a_Living_Wage_for_Farmworkers_in_South_Africa
- 88 https://static1.squarespace.com/static/63e128dff-6c16159094155ea/t/6564b4687a2e7e194892ae17/1701098600204/WP9_GenderPerspectivesAnkerMethodology_v3.pdf
- 89 Source minimum wage: https://www.mtss.go.cr/temas-laborales/salarios/decretos/decreto_44756-MTSS.pdf; Daily minimum wage for unskilled labour of 12 2336.95 CRC multiplied by six days a week and 4,33 weeks per month. Conversion rate of 1 CRC = 0,00213 USD. Latest figures for 2025; Source living wage: https://static1.squarespace.com/static/63e128dff6c16159094155ea/t/68b-33d7af82fa74580324ee2/1756577146679/2025+Update+Report_Costa+Rica_Limon+and+Heredia+Provinces.pdf, Global Living Wage Coalition benchmark for 2025 based on the Anker methodology.
- 90 https://www.mtss.go.cr/elministerio/marco-legal/documentos/Codigo_Trabajo_RPL.pdf
- 91 The Christmas bonus is a legally prescribed 13th monthly salary often used by workers, if they receive it, to pay off debts they accumulate throughout the year.
- 92 <https://www.sustainable-supply-chains.org/news/new-project-insights-published-progress-report-2024/>
- 93 Albert Heijn declared that living wage gaps are closed via food vouchers. But despite the producer claiming to forward them to the workers, no worker in the survey reported receiving them. IDH commented to Oxfam that an explanation may also be that workers were not present at the time the top-up was disbursed.
- 94 https://eur-lex.europa.eu/legal-content/EN/TXT/HTML/?uri=OJ:L_202401760
- 95 Jumbo: <https://www.jumbo.com/nieuws/jumbo-zet-volgende-stap-naar-leefbaar-inkomen-voor-cacaoboeren-van-huismerkproducten/>; Plus is based on Superunie commitment: <https://www.superunie.nl/cacao-2/>; Albert Heijn: <https://over.ah.nl/overzicht/cacao>; Lidl: https://unternehmen.lidl.de/pressreleases/2026/260219_living-income-schokolade
- 96 <https://www.sustainable-supply-chains.org/funds-projects/german-retailers-working-group/living-incomes-in-the-coffee-sector/>
- 97 <https://www.plus.nl/over-plus/duurzaamheid/ketenverantwoordelijkheid>
- 98 <https://data.maglr.com/3671/issues/62868/746664/downloads/impact-report-2025-english.pdf>
- 99 <https://policy-practice.oxfam.org/resources/sweet-and-sour-an-investigation-of-conditions-on-tropical-fruit-farms-in-north-620875/>
- 100 <https://agenciabrasil.ebc.com.br/en/economia/noticia/2024-12/brazils-government-sets-new-minimum-wage-brl-1518>
- 101 Source: <https://www.ankerresearchinstitute.org/brazil-benchmarks/living-wage-nonmetroargentina-2020-emhn8-6k6ew-59zrl-bpbkr-gr7r6-x8622-nzd3d-xh9kw-4zge2-2mkhs-7ymgl-6ysxh-98wgl>; This refers to the Global Living Wage Coalition benchmark from 2025 for Minas Gerais, as there is no estimate available for mango and melon producing states Bahia and Pernambuco available.
- 102 Albert Heijn: <https://data.maglr.com/3671/issues/56666/677920/downloads/duurzaamheidsverslag-2024-nederlandse-versie.pdf>; Lidl: <https://unternehmen.lidl.de/verantwortung/gut-fuer-die-menschen/fair-handeln/handlungsfelder/menschenrechte/existenzsichernde-loehne>; Plus: https://assets.ctfassets.net/s0lodspsezb/KDv7UMqe541u0VpYYtsa2/11d5d-6357bab6d147073f1fb41e4920a/PLUS_Jaarverslag_2024.pdf; For Aldi Nord, Aldi Süd and Rewe: https://www.sustainable-supply-chains.org/fileadmin/INA/News/EH_AG_Banane/Progress_Report_2024_Towards_Living_Wages_in_the_Banana_Sector.pdf; Jumbo: <https://content.presspage.com/uploads/2966/d59fedfb-bf48-4588-9db9-a24d1c5453a3/jumboonderzoek-bananen.pdf?10000>
- 103 Albert Heijn: <https://www.ah.nl/leveranciers>; Aldi Süd: <https://sustainability.aldisouthgroup.com/en/making-change/supply-chain/transparency>; Lidl: <https://info.lidl.de/pdf/show/88498>; Aldi Nord: https://s7g10.scene7.com/is/content/aldinord/Transparency_list_2024; Plus through its sourcing company Superuni: <https://www.superunie.nl/leveranciers/>; And here: <https://www.superunie.nl/bananen/#:~:text=De%20reis%20van%20onze%20bananen,distributiecentra%20van%20onze%20leden%20gebracht>; Edeka previously disclosed few selected farms but the information published was taken offline; Jumbo: Jumbo previously published a map including banana growers but took the map offline. Jumbo informed Oxfam that in April 2026 (after the deadline for this report) an updated supplier map shall be published.
- 104 Albert Heijn: <https://data.maglr.com/3671/issues/62868/746664/downloads/impact-report-2025-english.pdf>; Jumbo: <https://jumborapportage.com/external/asset/download/project/f94efc0a-03ec-0000-6557-739a67283a8d/name/Download%20Jumbo%20Duurzaamheidsverslag%202024.pdf>; Aldi Nord, Aldi Süd, Rewe: Via the German GIZ retailer group: https://www.nachhaltige-agrarlieferketten.org/fileadmin/user_upload/230119_Lohnlu_ckenbericht_der_Einzelhandels_AG%40300dpi.pdf; Plus: Via the Dutch retailer group https://www.idhsustainabletrade.com/uploaded/2025/05/NL-Retail-Commitment_2025-report_English.pdf; Lidl: <https://idh-prp.files.prepr.io/7dg9y0o3jsyh/banana-publication-be-2025-eng.pdf>

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