Latimpacto



Aurora: Partnerships That Transform

Fundación Alpina

1. About the Organization

The Alpina Foundation is a social, environmental, and productive laboratory for rural inclusion and sustainability in Colombia, focused on identifying and addressing rural development challenges through collaboration with communities, the public sector, academia, businesses, and international organizations. This model ensures that decision-making is evidence-based, facilitating the replication of successful experiences and influencing public policy to expand the impact on more people and territories.

Within this framework, the Foundation implements its strategic roadmap to contribute to the transformation of agri-food systems, promoting sustainable livelihoods for rural families in vulnerable areas, with a special emphasis on empowering rural women as key agents of development. By strengthening technical, socio-emotional, and organizational capacities, the Foundation promotes processes of women's leadership, economic autonomy, and participation in community-based initiatives that strengthen social and community capital.

2. The Case Study

Project Name	Aurora: Partnerships that transform
Sector	Agriculture and Livestock
Location	Rosas and Sucre, Cauca (Colombia)
Duration	June 7 2024 – December 31 2026
Partners	WEIA, Munay, MIIDO
Financial Instrument	Contract farming (credit in kind—productive infrastructure—in exchange for the sale of the production to a buyer)
Mobilized Capital	Aurora, Silver Initiative: USD $1,090,794,000 (FA catalytic capital + Partners) Aurora, Transformative Partnerships: USD $122,015,000 (FA catalytic capital and technical assistance) Credit capital for productive infrastructure through WEIA: USD $15,592,780
SDG Addressed	1, 2, 5

Since 2008, Fundación Alpina has been active in the department of Cauca, developing various projects with different stakeholders to support the life plans of rural families in the region. Since 2018, the projects have focused on empowering rural women by strengthening their productive and leadership capacities. The women transitioned from producing solely for subsistence to generating marketable surpluses, laying the groundwork for future organizational processes. Initiatives between 2020 and 2022 centered on strengthening rural agribusinesses through cooperative models, savings

and credit groups, and short supply chains with regional marketing. This consolidated a collective organizational base capable of managing production and commercial processes autonomously.

To ensure the sustainability of the processes implemented with the women, the Cauca "Aurora: Alliances That Transform" laboratory was established in 2024. The laboratory began with the implementation of the "Aurora, Silver Entrepreneurs" project, which—in addition to its ***productive component*** and ***gender focus***—emphasized the ***silver economy*** and ***digital inclusion***, and began exploring the ***"contract farming (AxC)"*** model.

Currently, the lab's main focus is supporting this CA model as an enabler so that women's associations can access financial markets under conditions tailored to their reality, while also securing a business partner that allows them to generate the income needed to meet their financial obligations. Thus, the laboratory's current objective is to "contribute to the comprehensive strengthening of rural associations composed of women who are part of the silver economy, promoting their governance, productivity, and commercial capacity through sustainable processes, financial inclusion, and the use of technological tools that foster their resilience, prosperity, and sustainability in harmony with the environment."

Currently, support is being provided to three associations: 10 women from one of them are already marketing aromatic herbs produced on their farms under a contract farming model, and the other two are in the capacity-building phase to transition to this model. Additionally, a digital production monitoring system is being piloted with the three associations using the MIIDO platform (a digital app, voice messaging via WhatsApp, and AI-powered dashboards).

⚠ 3. The Problem Addressed

In Colombia, small-scale agricultural producers in the Family and Community-Based Farming sector—who account for 60.49% of the country's UPAS —have productive projects that require financial support but face a banking or capital system not designed for them, a situation that is exacerbated in the case of women. This situation not only leads to the abandonment of family, local, and/or community-based initiatives but also to the pursuit of unconventional financing, which, in many cases, further perpetuates situations of multidimensional poverty.

It is estimated that in Latin America, only 10% of people living in rural areas have access to credit , and in Colombia, the figure rises to 11% . Furthermore, there are no relevant technical assistance programs in this niche to support the process: 1. *beforehand,* to remove obstacles—such as those associated with mistrust; 2. *during the process*, to ensure that the credit serves its intended purpose; and 3. *afterward*, to verify the sustainability of the expected outcome of the investment.

Furthermore, it is estimated that in Colombia, women have a smaller presence in the financial market compared to men: while 97% of men have at least one financial product, only 89.9% of women do, resulting in a gap of 7.1 percentage points. Furthermore, it was found that financial institutions tend to lend smaller amounts and/or charge higher rates to women than to men, even

though women are perceived as lower-risk . This indicates that, in the Colombian financial market, women face greater difficulties in accessing financing than men.

4. The Solution

To close these gaps, an initiative was proposed involving a ***contract farming mechanism with women agricultural producers in the department of Cauca***, in partnership with WEIA—a fintech company that offers a solution enabling farmers to access working capital through supply chain financing—and Munay, a Colombian brand that markets loose-leaf teas and herbal infusions that convey the energy and wisdom of nature. In this case, the goal is to bridge social and access gaps through flexible, context-specific financing, supported by marketing partners who keep the production chain active and thriving. Technical assistance is complemented by the use of new technologies applied to agriculture (MIIDO).

5. Results

Strengthening of Associations

- Support provided to 3 associations (2 in the strengthening phase, and 1 new association was successfully formalized and legally established).
- This support for the associations helped improve the women's organizational and governance capacities, as well as their sense of belonging and commitment to the associations.
- Support and capacity-building for 10 women in the cultivation, production, and drying of aromatic herbs, members of the Las Ermosas association
- Average productivity increased by 25% across the livestock units of 100 women belonging to the associations
- There was an increase in the positive perception of the relationship between entrepreneurship in rural areas and aging
- Establishment of a collection and dehydration center by the "Las Ermosas" association
- Digital tools implemented
- Consolidation of self-managed savings and credit groups, with capital saved and reinvested in production units.

Sales and Revenue of "Las Ermosas" Association

- Sales from two shipments of dehydrated herbs to the business partner Munay. Revenue of $3,370,488 and production volume of 19,981 grams.

6. Conclusions and Lessons Learned

The pilot project has yielded insights regarding the importance of financial models tailored to the conditions and payment capacities of small-producer associations, as well as the importance of organizational and technical support for the association and its production lines, as these ensure the quality of internal processes and the final product. Furthermore, the integration of technology in rural areas is key—not only as an enabler of the system but also as evidence of the successful convergence of innovation and rural life.

Fundación Alpina has identified bottlenecks in the process of strengthening rural enterprises or productive projects. Many of these are market-driven, such as intense competition and the difficulty in diversifying commercial agreements, low levels of education, and challenges related to connectivity and access to rural areas.

We therefore believe that this is an excellent time for us, as an organization that is part of the impact ecosystem, to share innovative and disruptive experiences that allow us to broaden the conversation from the "laboratory" approach that characterizes Fundación Alpina, and to bring to the table new possibilities for impact, reach, and development for and by rural communities.