

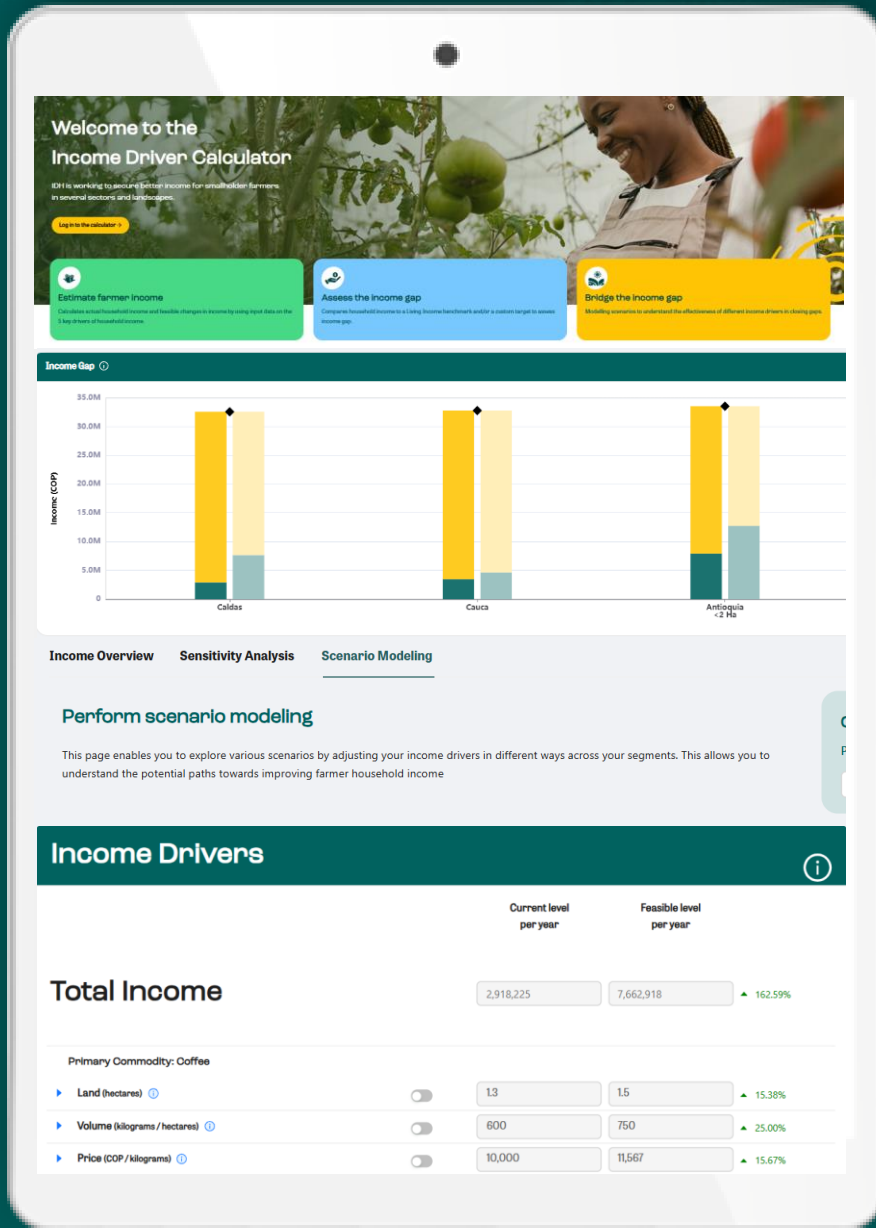


IDH Income Driver Calculator

User Guide – July 2025

Income Driver Calculator (IDC)

- **Assess the size of the (Living) income gap** based on the input data on key income drivers
- **Analyse impact of different income drivers** on different farmer segments
- Use data-driven insights to **identify effective strategies, within realistic (or feasible) levels**
- **Model scenarios** on different interventions and visualize their impact on the farmer household income



Who can potentially use the calculator ?



Large food and agribusiness companies:

Includes large traders, processors, manufacturers or retailers working in multi-commodity supply chains like Coffee, Cocoa, Palm, Cotton, Tea, Spices, Banana etc



Small and Medium supply chain players and Certifiers:

Includes producers, traders, roasters (in coffee) or large FPO who have better traceability to their farmer suppliers and work in two or three major commodities



Dev. Organizations and Consortiums working towards farmer income

Includes Commodity, Region or Sector-wise consortiums that comprise of company members and drive common ambitions towards boosting farmer household income



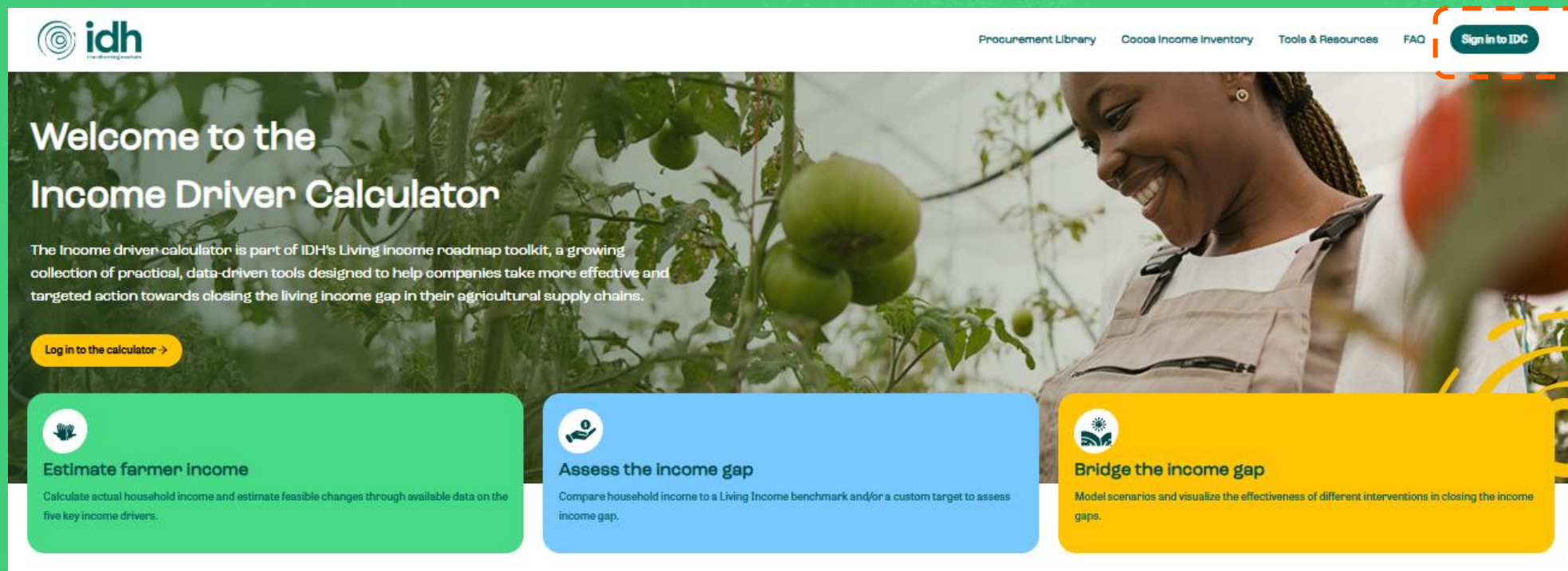
Living Income learning community

Includes NGOs, Educational institutions and Technical organizations involved building methodologies and strategies around Living income for SHF



How to access the tool

- ✓ The Income Driver Calculator (IDC) can be accessed through the weblink : idc.idhtrade.org or from the Toolkit section of the [Roadmap on Living Income page](#), on the IDH website.



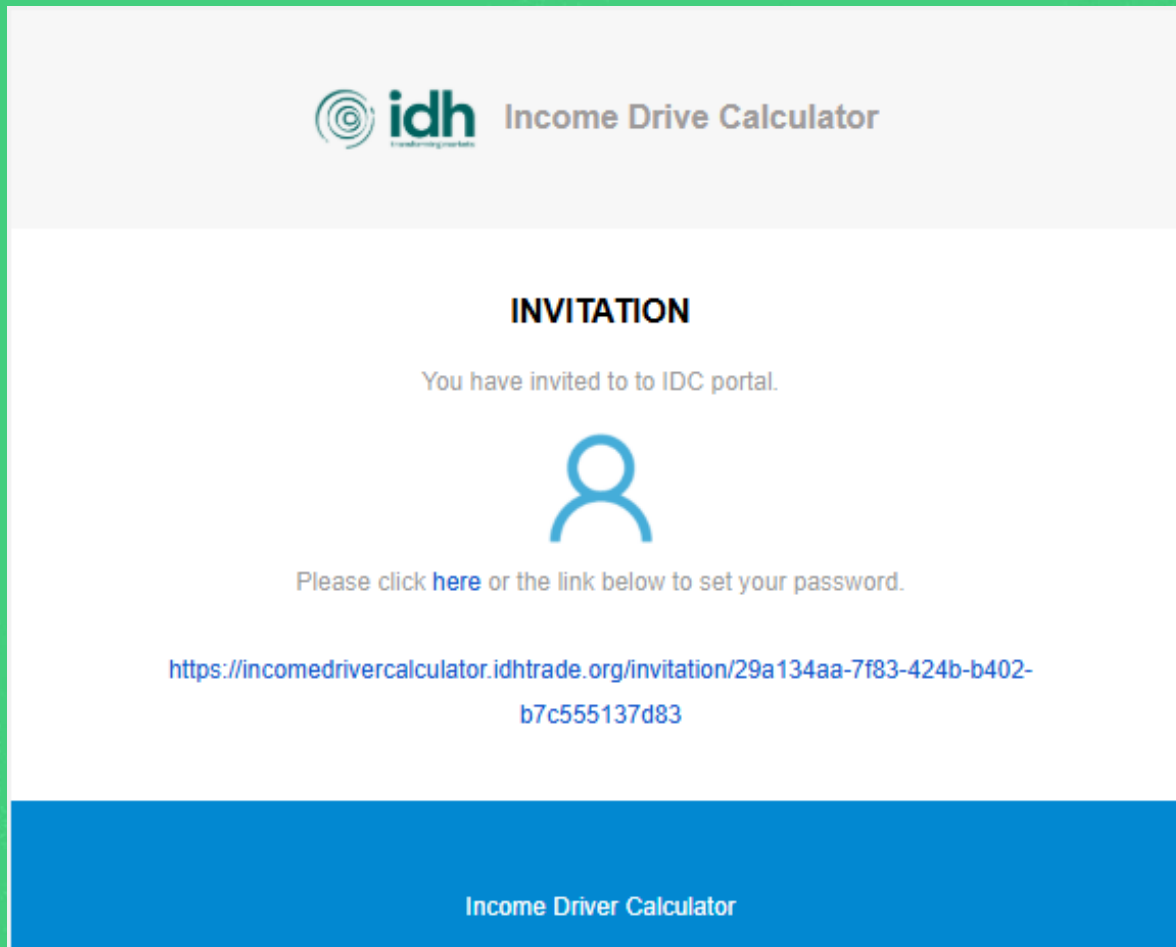
Click on “Sign in to IDC”

- ✓ If you are a new user, you need to Register for accessing the tool by “Reaching out to your point of Contact at IDH or by dropping an enquiry to livingincome@idhtrade.org.”
- ✓ Your enquiry will be reviewed by the Living Income core Team at IDH before sending the access link to your email address.

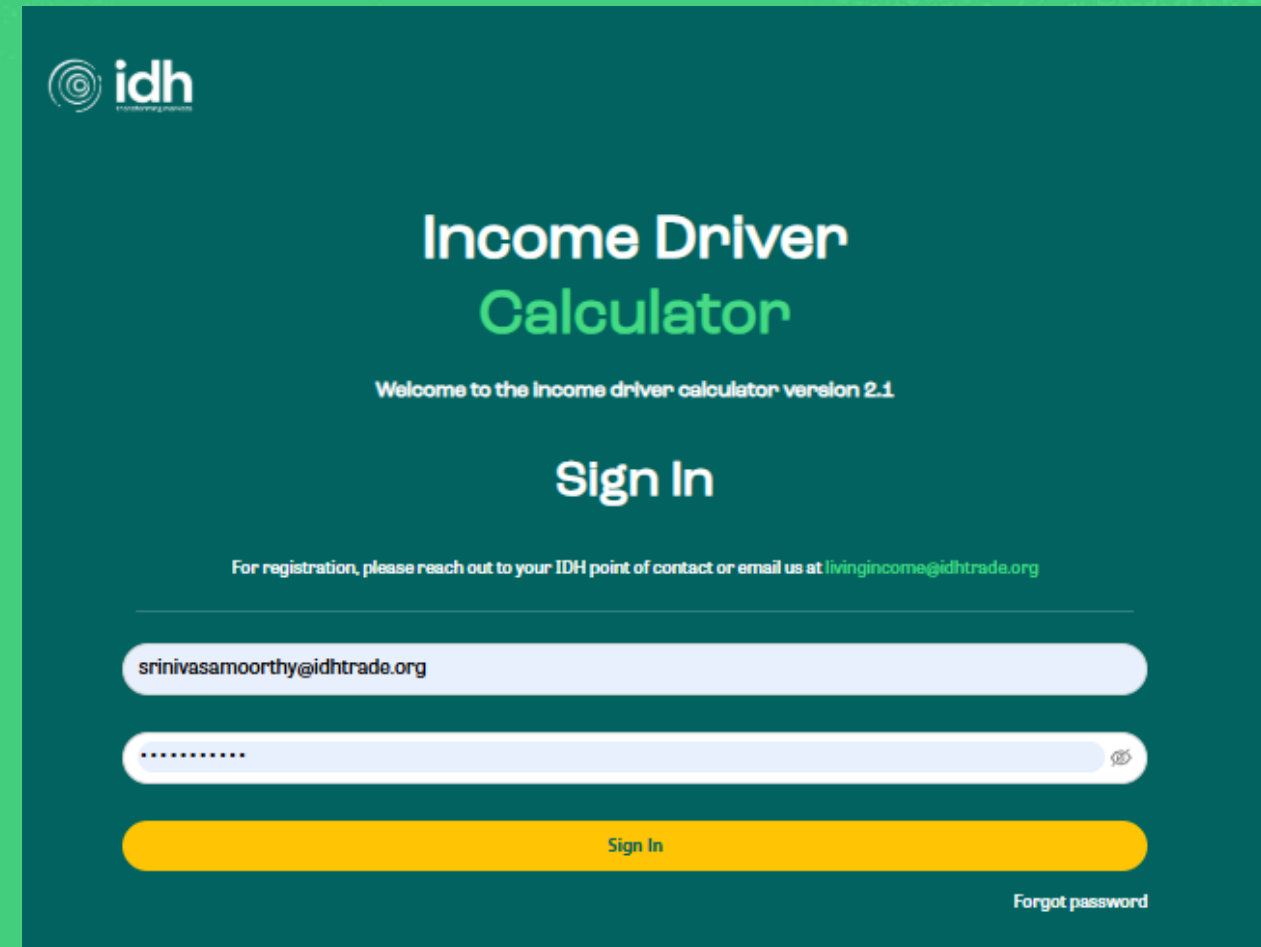


How to access the tool

- ✓ Through the access link on the email invitation, set your login credentials like ID (registered email address) and password
- ✓ Use these credentials on the IDC Sign In page, to log into the tool.

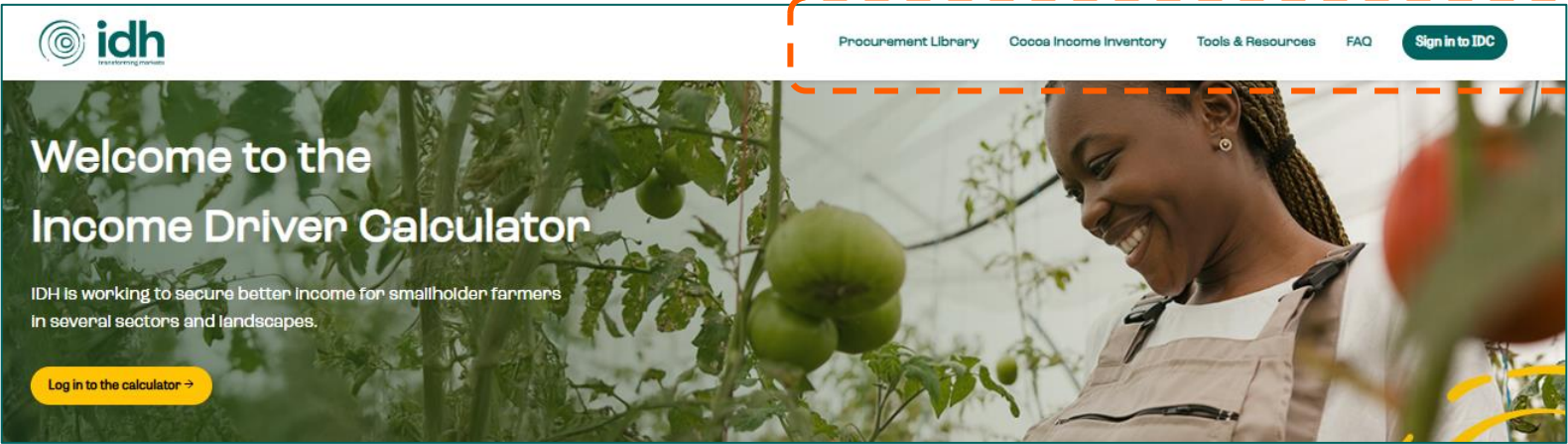


IDC Email invitation



IDC Sign-in page

Income driver Calculator - Landing page



Identify sustainable procurement practices aligned with your sustainability and business goals

Sign-In to the Income driver calculator with your unique login credentials

Your queries on the IDC tool are addressed here

Find out more about relevant LI tools and resources developed by IDH & its Partners

Explore data on cocoa production, income from cocoa and other key indicators from different origins

Income driver Calculator landing page



- Learn more about the **Smart-mix of strategies**, as ways to bring business practice changes across all actors in the value chain

- Learn more about IDH's Living income roadmap approach for company action and the Income driver framework



A large graphic on the left side of the image consisting of several concentric green circles of varying thicknesses, some of which are incomplete or broken, creating a dynamic, swirling effect.

Home page



IDC – Home page (Three key actions)

Hello, Vaibhav Panpaliya!

Welcome to the Income driver calculator

The tool enables you to assess the size of the living income gap and take data driven decisions on the most effective strategies with the use aggregate data. Users can create scenarios and visualize the contribution of different income drivers needed to close the living income gap.

Case Overview

Create a case for your programme, to go through the income driver assessment and model strategies to bridge the income gap.

[View cases →](#)

Living income benchmarks

Explore the available living income benchmarks through an interactive dashboard.

[Explore →](#)

Explore Tools & Resources

Explore relevant tools and resources developed by IDH and its partners to guide company action towards improving farmer livelihoods.

[Explore →](#)

1

Click here to go to the “Cases overview” page. Find the list of all the program cases from your organization

2

Search and Find the available Living income benchmarks, by country and region

3

Find other relevant tools and resources on Living income developed and published by IDH and its partners

IDC – Home page (Organisation Dashboard)



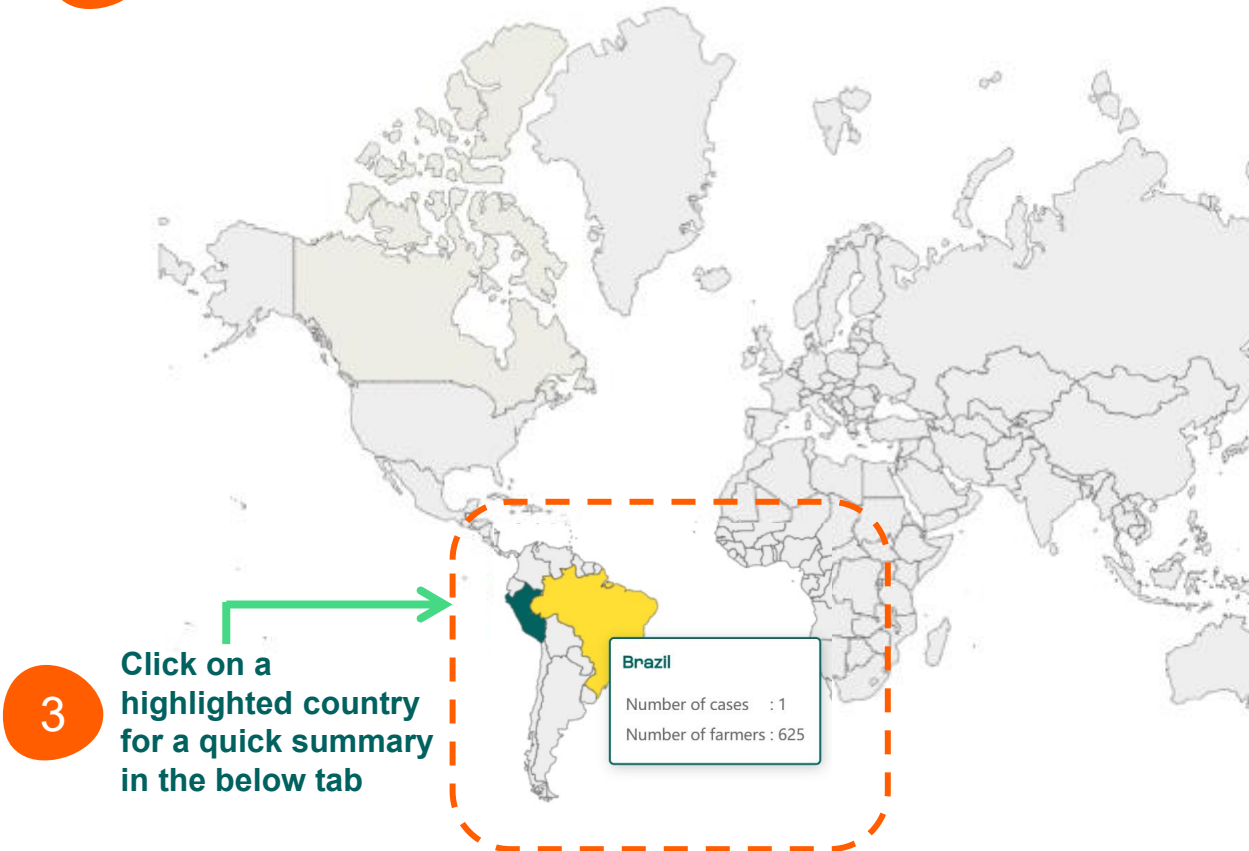
Explore cases on the map and gain quick insights

2 View country-wise cases under the organization, in this map-view

Select cases to display

Test Company (2 cases) ▼

1 Select Organization name and view specific program cases



3 Click on a highlighted country for a quick summary in the below tab

6 View or Download the summary here →

Small farmer	Current Value	IPM	Regen Ag	Price volatile
How many farmers are in this segment?	500	350	500	
What income drivers have changed?	-	Income (5.00%) Volume (0.00%) Cost of Production (20.00%) Diversified Income (10.00%)	Income (30.00%) Volume (-5.00%) Price (30.00%) Cost of Production (-100.00%)	Volume (0.00%) Price (25.00%) Cost of Production (-10.00%)
How big is the income gap?	162,342.02	34,493.11	-	-
Is the income target reached?	⊗	⊗	⊙	⊙
What is the income increase?	-	127,848.91	233,266.04	188,651.07
What is the % income increase?	-	81.94%	149.50%	120.91%
What is the monetary value of the income gap?	81,171,008.00	12,072,588.50	-	-

5 View and learn about the strategies modelled in a specific case

Case Name	Country	Company	Year	Primary Commodity	Actions
LI Demo case_Brazil	Brazil	Test Company	2024	Cotton	View summary

4 Based on the country selection on map, view the total number of cases created by different users

Total number of cases: 1

Improved cases overview



Case Overview

Create a case for your programme, to go through the income driver assessment and model strategies to bridge the income gap.

[View cases](#) →

Cases

All cases My cases Shared with me Completed

Case Name

Test_cocoa_pavi

Test case Chili

Test_Aldert Holwerda

Cotton

Colombia Coffee

Assam_Tea

A living income for cocoa farmers in CDI - chainwide collaboration (Beyond Chocolate)

Total Case: 77

Country

Cote d'Ivoire

India

Uganda

India

Brazil

India

Cote d'Ivoire

Primary Commodity

Cocoa

Chilli

Cocoa

Cotton

Coffee

Tea

Cocoa

Tags

Cocoa

Chili, Sector Initiatives

Cocoa

VCT, Cotton

Coffee

Landscapes

Cocoa

Date

2024-03-15

2024-03-06

2024-03-14

2024-03-05

2024-02-14

2024-02-14

2024-03-12

Filter

Select country

Country

Select primary commodity

Primary Commodity

Select tags

Tags

Year

Year

Case owner email

Email

Reset

Apply filters

bavishi@idhtrade.org

IN PROGRESS

Humbeeck@idhtrade.org

IN PROGRESS

Access any case by clicking on the Case name

Search cases based on owner, Status of completion, Country, Commodity and Year of study

Sort the cases based on Country, Primary commodity, Tags and Date of case creation


Living Income benchmark Explorer

Living income benchmarks

Explore the available living income benchmarks through an interactive dashboard.

Explore →

Discover available living income benchmarks by selecting a country to see which regions are covered. Customise benchmarks based on household composition or adjust for inflation as needed.



2

Hover on a specific country on the map, to view the number of available benchmarks

The countries on the map have been colour coded based on available LI benchmarks ranging from 1 to 25 per country

1

Search Benchmarks

Here you can access benchmarks for the regions available.

Country 2 ← To search for a specific benchmark, search the “Country” from this dropdown

Ghana

Region 3 ← Select the most relevant region within the country

Rural / Cocoa growing areas of Ashanti, Central, Eastern, Western Regions

Peri-Urban / Lower Volta Region

Rural / Cocoa growing areas of Ashanti, Central, Eastern, Western Regions

Clear Search

51,660.00 GHS Living income benchmark for a household/year

Source: Living Income Community of Practice 2024

4 Click on “Search” to arrive at the most recent available LI benchmark and the source to the study. Click on “Clear” to reset the selections

Living Income benchmark “Adjustment”

Scenario 1 The benchmark available is from an older year (2023) and needs to be adjusted for the current year (2025)

Search Benchmarks

Here you can access benchmarks for the regions available.

Country

Rwanda

Region

Rural / coffee-producing households in the Western province

Clear

Search

2,565,276.00 RWF

Living income benchmark for a household/year

Source: New Foresight 2023

1. Benchmark adjustment for a different year

Select year ?

2025

Inflation rate

0.04

Adjusted benchmark value for a household/year

2,663,110.07 RWF

1

Select the current year

← Original benchmark value

Scenario 2 The family size and composition of households in your program is 4 (2 adults and 2 children) but that of the benchmark study is 5 (2 adults and 3 children)

3,369,324.00 RWF

Living income benchmark for a household/year

Source: Global Living Wage Coalition 2024

13 ↑ Original benchmark value

2. Benchmark adjustment for a different household composition ?

☐ Use adjusted value from Step 1

2 Add the actual family size details

Current composition

Household size:

5

Adults:

2

Children:

3

New composition

Household size:

4

Nr. of adults:

2

Adjusted benchmark value for a household/year

2,948,158.50 RWF

Adjusted Benchmark value



Other Tools & Resources

Explore Tools & Resources

Explore relevant tools and resources developed by IDH and its partners to guide company action towards improving farmer livelihoods.

Explore →

Tools and Resources

Find other tools and resources of IDH and its partners below



Tool

Income Measurement Guidance Tool

This tool streamlines household income assessments, allowing you to measure total income while optimising primary and secondary data use.

[Download](#)



Tool

Cocoa Income Inventory

The tool allows you to explore data on cocoa production, income from cocoa, and other key indicators from different origins. Play around with the data using an interactive dashboard.

[Explore the tool](#)



Tool

Procurement Library

The tool helps businesses identify the best interventions for their goals, access personalized procurement advice, and explore the intervention library.

[Explore the tool](#)

This section comprises of growing repository of relevant tools and resources developed by IDH and its partners, to drive company action towards living income commitment and impact



Creating a new program case

 > Cases

Cases

Find Case



Filter

+ Create new case

2

Click here to create a new program case

Create new case

Input any general information about the program in this "General information section"

General Information

* Name of case

Company

Select company



* Case description

* Year of available data



Hover over these Question mark icon, for more information

Select year



* Currency

Select currency



* Country

Select country



* Tags

Add Tags





1

Add the details of the Focus commodity in the program from drop-down options – in this section

Commodities

Primary commodity

* Commodity

Select primary commodity

Coffee
Tea
Wheat
Cocoa
Maize
Cassava
Cotton
Sorghum

* Land Unit

Select Land Unit

Hectares
Acres
Cubic Metres
Cubic Feet
Cubic Yards
Square Feet
Square Meter

* Weight Measurement Unit

Select Measurement Unit

Kilograms
Grams
Litres
Kilolitres
Barrels
Bags
Tons

Secondary commodity



* Data on income drivers available?

☒ Yes ☐ No

* Secondary Commodity

Add your Secondary Commodity

Enable this toggle, to add details on more commodities that contribute significantly to the HH income in your program

Tertiary commodity



* Data on income drivers available?

☐ Yes ☒ No

* Tertiary Commodity

Add your Tertiary Commodity

Select Yes / No based on whether your program also captures data on income drivers (Land, Volume, Price, Cost of Production and Diversified income) for additional commodities



Create new case

1

Create upto five farmer household segments in this section.
Creation of segments is mandatory on the IDC tool



Create up to 5 segments

Segment 1

Add custom names to your farmer segments

Add number of farmers in each segment, to
estimate the size of the income gap



Segment name

0 / 15

Number of farmers

Segment 2



Segment name

0 / 15

Number of farmers

Segment 3

Delete any segment through this icon



Segment name

0 / 15

Number of farmers

Create new segments by clicking here

+ Add another segment

2

Click on "Save case" to complete case creation.
The Income target page of the new case will
automatically open

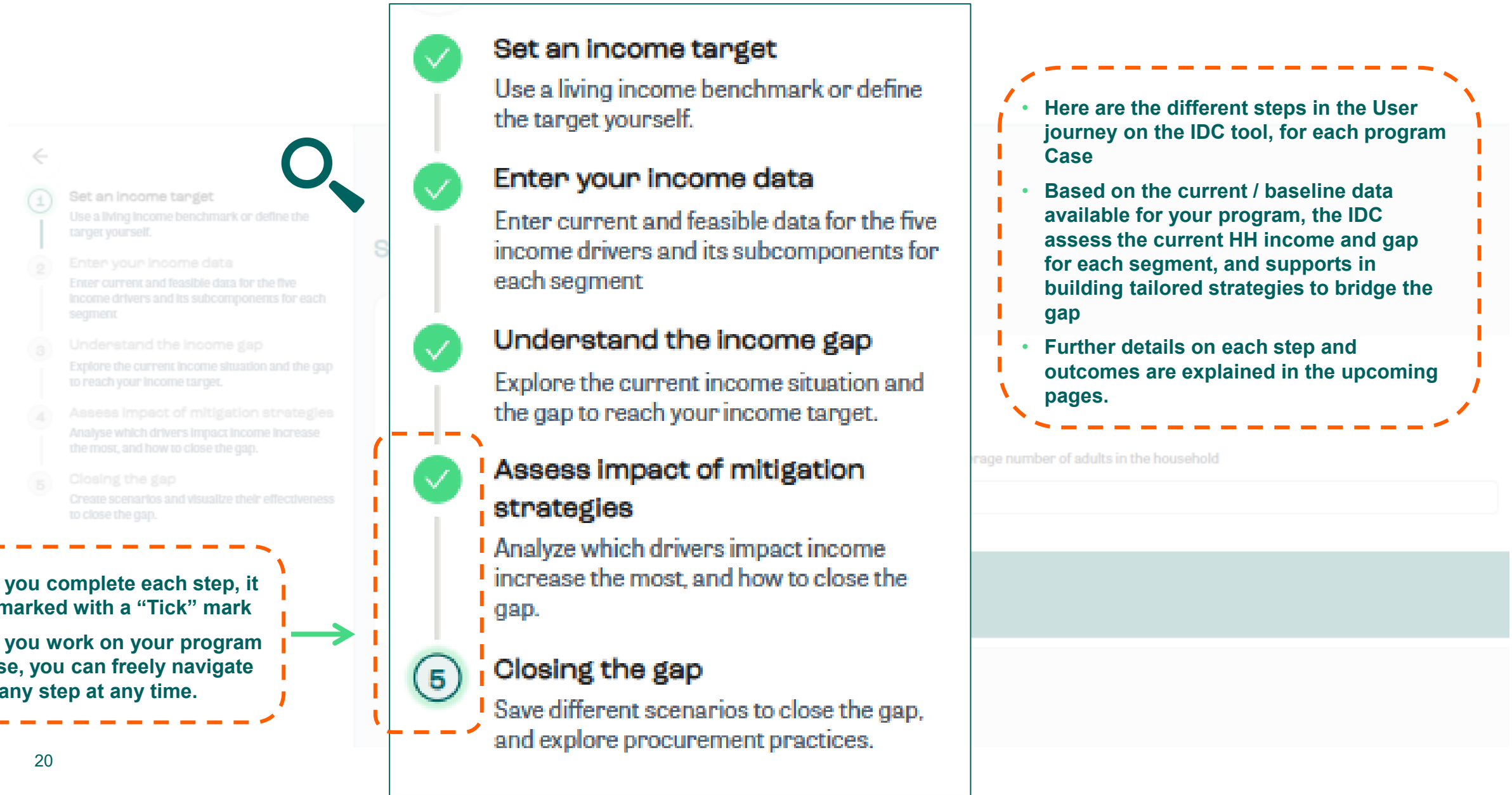
Cancel

Save case



Steps in the IDC analysis

Enhanced and Intuitive user journey

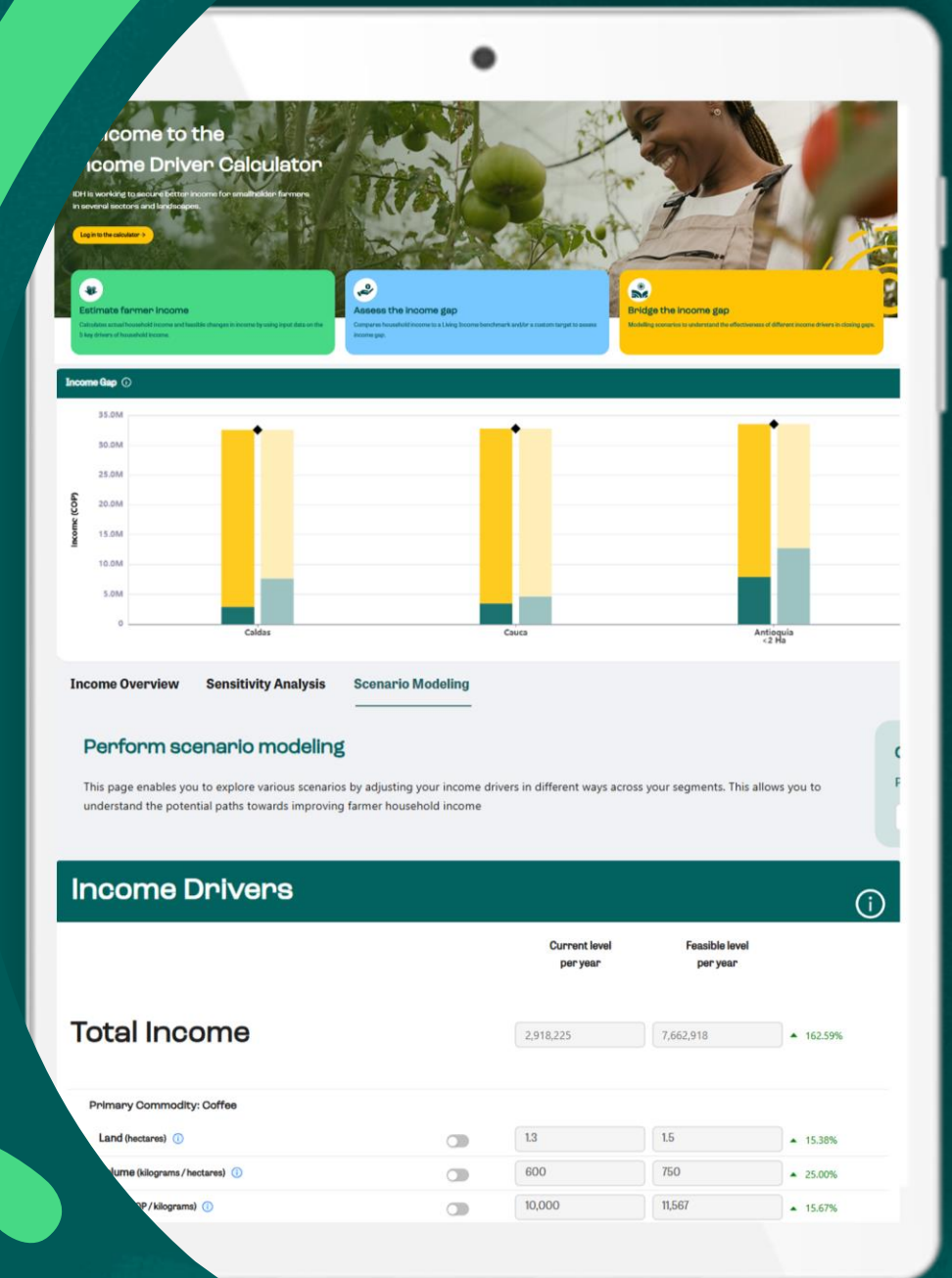




Step 1: Set an Income target

KEY OUTCOMES

- ✓ Set segment-wise income target to run the gap analysis
- ✓ Use a living income benchmark or define a custom target
- ✓ Adjust the living income benchmark based on family size and composition



Step 1: Set an Income target



Home > Cases > Chilli_India (LI Webinar use case)

Click on Case settings to modify inputs about the program, commodity, country and segments

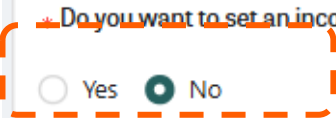
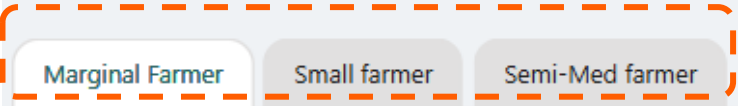
Last update by Indumathi S on July 10, 2025



Click here to share the case with internal and external collaborator and program teams for easy View and Edit access

Set an income target

1 Set segment-wise income target

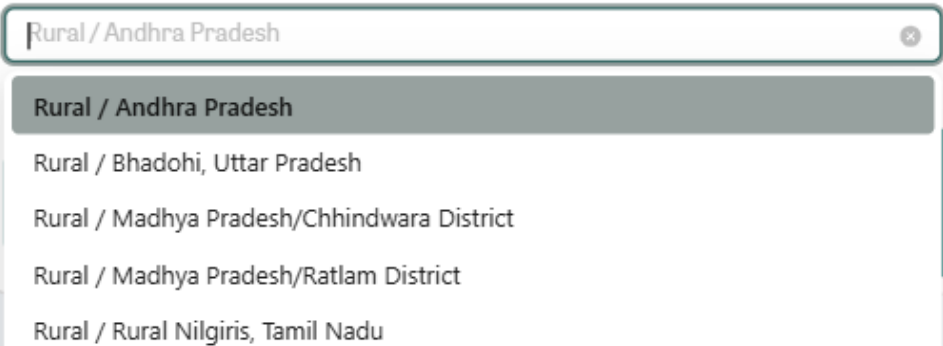


2 Provides option to set a custom target or use an available Living Income benchmark

4

Adjust the selected LI benchmark based on family size (Num. of adults and children)

Region



Average number of adults in the household



Average number of children in the household



3 Choose from the available LI benchmarks for the selected country and region

5 View selected LI benchmark target and source

398,866.18 INR

Living Income benchmark value for a household per year

Source: [Calculated from Global Living Wage Coalition](#)

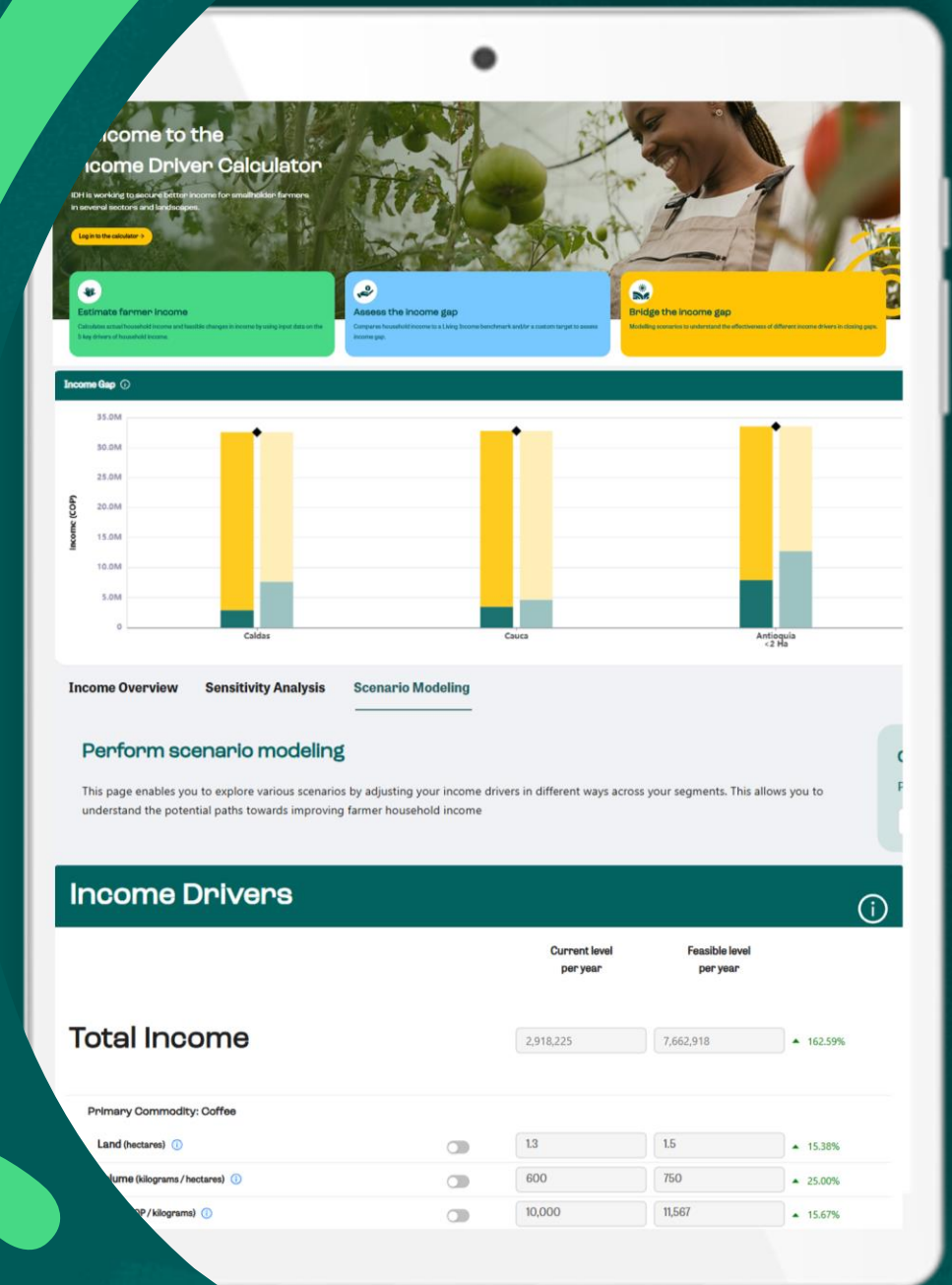




Step 2: Enter your income data

KEY OUTCOMES

- ✓ Add current household income data in terms of 5 key income drivers (and sub-drivers), for each farmer segment
- ✓ Add feasible levels for each income driver (and sub-driver)
- ✓ Add the aggregate data (mean / median) for each income driver





Step 2: Enter your Income data (Source: Primary commodity)

Provide income driver data input for each segment

1

Mandatory input for IDC analysis

(Income driver data captured under Land, Volume, Price and Cost of Production for the Primary commodity)

2

Enter your income data

Marginal Farmer

Small farmer

Semi-Med farmer

Current levels for primary commodity (Aggregate values (Mean / Median))

Feasible (Realistically achievable increment) levels for primary commodity (Aggregate values (Mean / Median))

	Current	Feasible ⓘ	
Total Income / year	123,792.60	248,600	↑ 101%
Primary Commodity (Chilli)	67,892.60	152,500	↑ 125%
Land (hectares) ⓘ	1	1	0%
Volume (tons / hectares) ⓘ	1.786	1.9	↑ 6%
Price (INR / tons) ⓘ	130,399	170,000	↑ 30%
Farmgate Price (INR / tons)			0%
Price Premium (INR / tons)			0%
Cost of Production (INR / hectares) ⓘ	165,000	170,500	↑ 3%

Click on the arrow next to the Income driver, to get sub-driver drop-down

Sub-drivers (Optional input)

Shows % change in current and feasible values

Step 2: Enter your Income data (Source : Other commodities and Income sources)



Income driver
(Diversified income)

Aggregate Income
input for other
commodities

Detailed Income
driver data input for
other commodities

Aggregate income
input for other on-
farm and off-farm
diversified income
sources

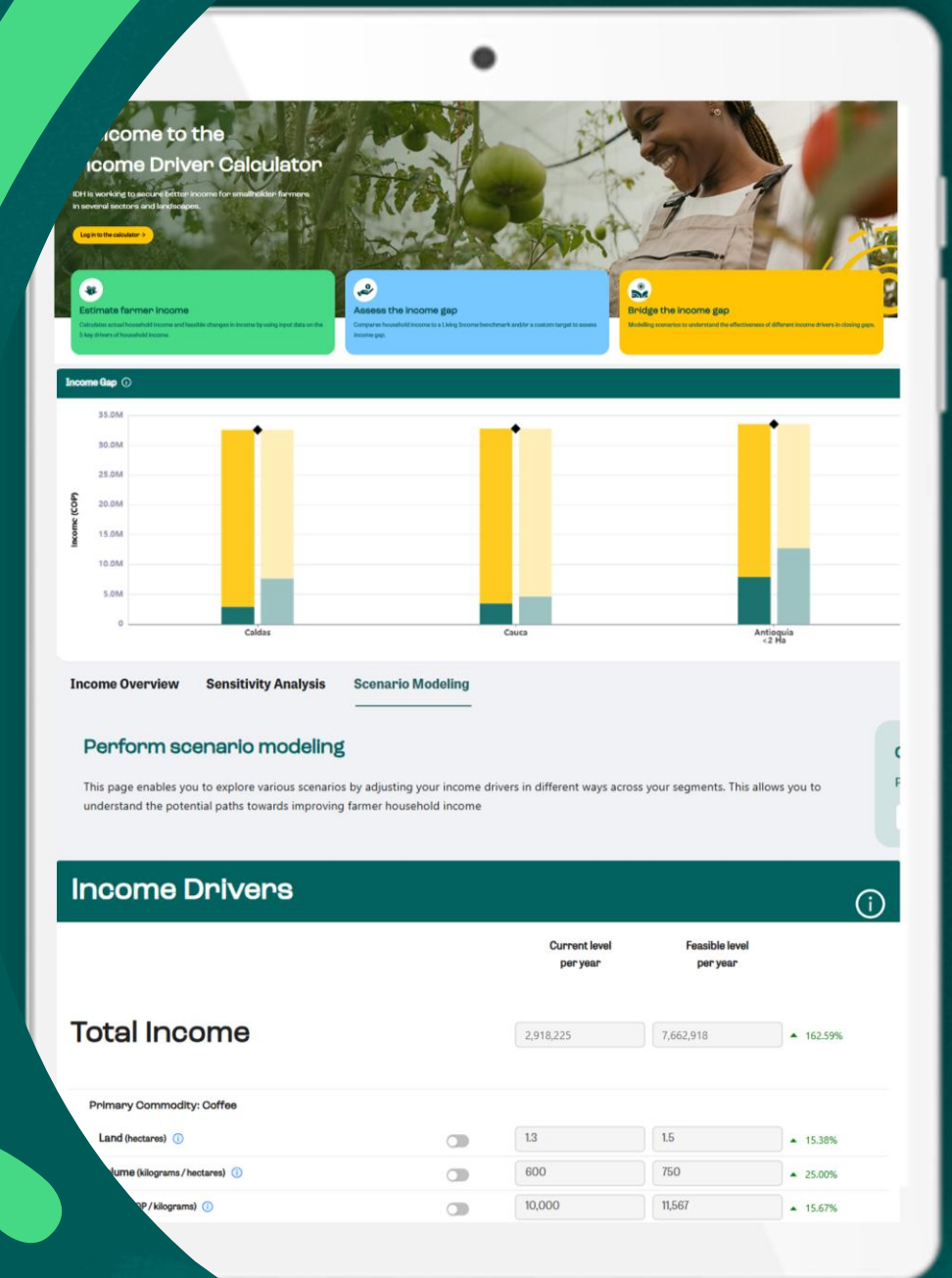
Diversified Income	55,900	96,100	↑ 72%
Secondary Commodity (Rice / Paddy)	12,800	20,000	↑ 56%
Income (INR)	<input type="text" value="12,800"/>	<input type="text" value="20,000"/>	↑ 56%
Tertiary Commodity (Cotton)	0	0	0%
<input type="checkbox"/> Land (acres) ⓘ	<input type="text"/>	<input type="text"/>	0%
<input type="checkbox"/> Volume (tons / acres) ⓘ	<input type="text"/>	<input type="text"/>	0%
<input type="checkbox"/> Price (INR / tons) ⓘ	<input type="text"/>	<input type="text"/>	0%
<input type="checkbox"/> Cost of Production (INR / acres) ⓘ	<input type="text"/>	<input type="text"/>	0%
Other Diversified Income	43,100	76,100	↑ 77%
Income from livestock (INR)	<input type="text"/>	<input type="text"/>	0%
Income from off-farm activities (INR)	<input type="text" value="30,000"/>	<input type="text" value="63,000"/>	↑ 110%
Investment and cash transfer (INR)	<input type="text" value="13,100"/>	<input type="text" value="13,100"/>	0%
Other net on-farm income (INR)	<input type="text"/>	<input type="text"/>	0%
Other diversified income (INR)	<input type="text"/>	<input type="text"/>	0%



Step 3: Understand the Income gap

KEY OUTCOMES

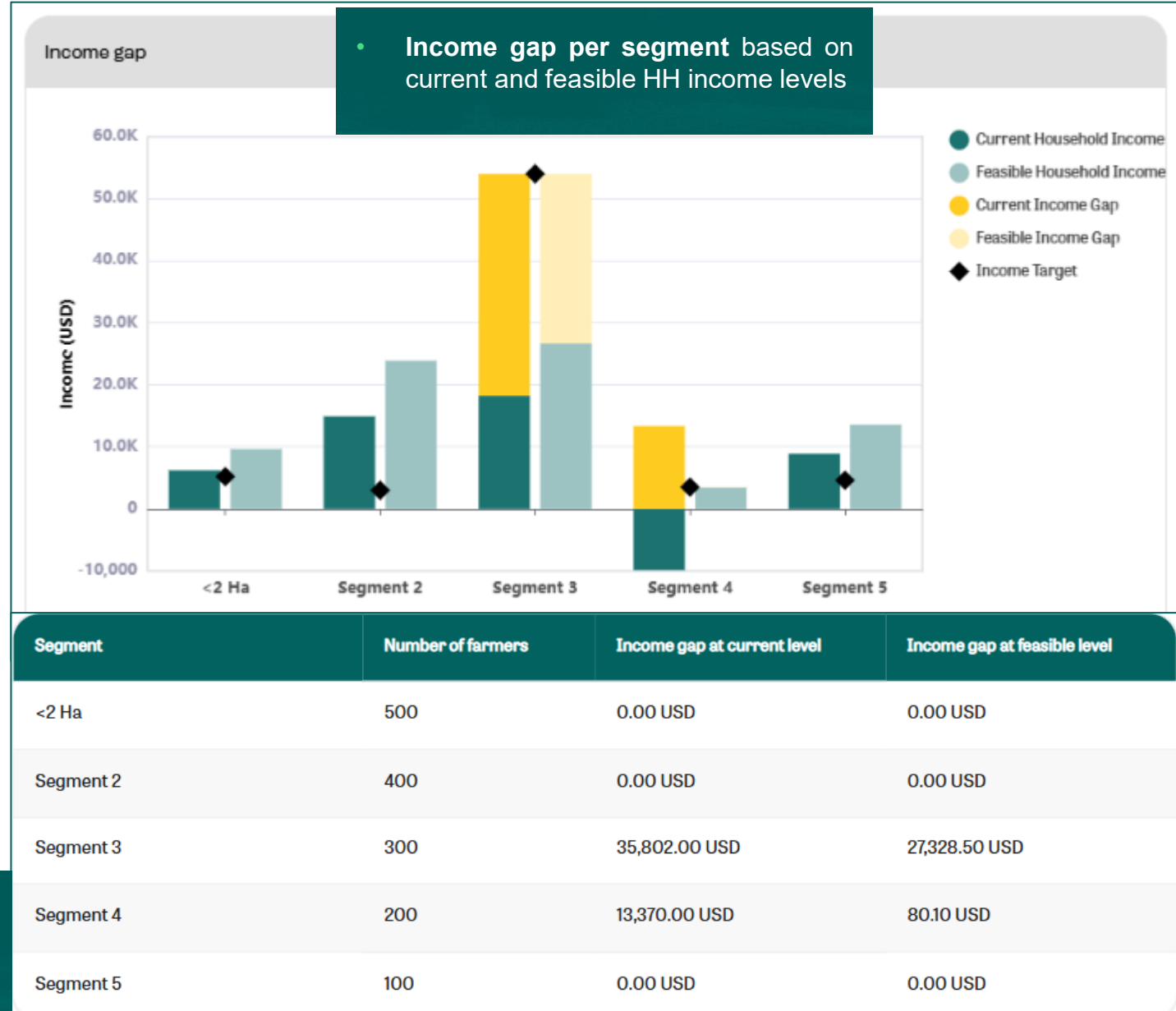
- ✓ Understand the current household income and gap situation for each segment
- ✓ Understand how different income drivers and sub-drivers contribute differently for each segment
- ✓ Compare potential to close the gap based on current and feasible levels



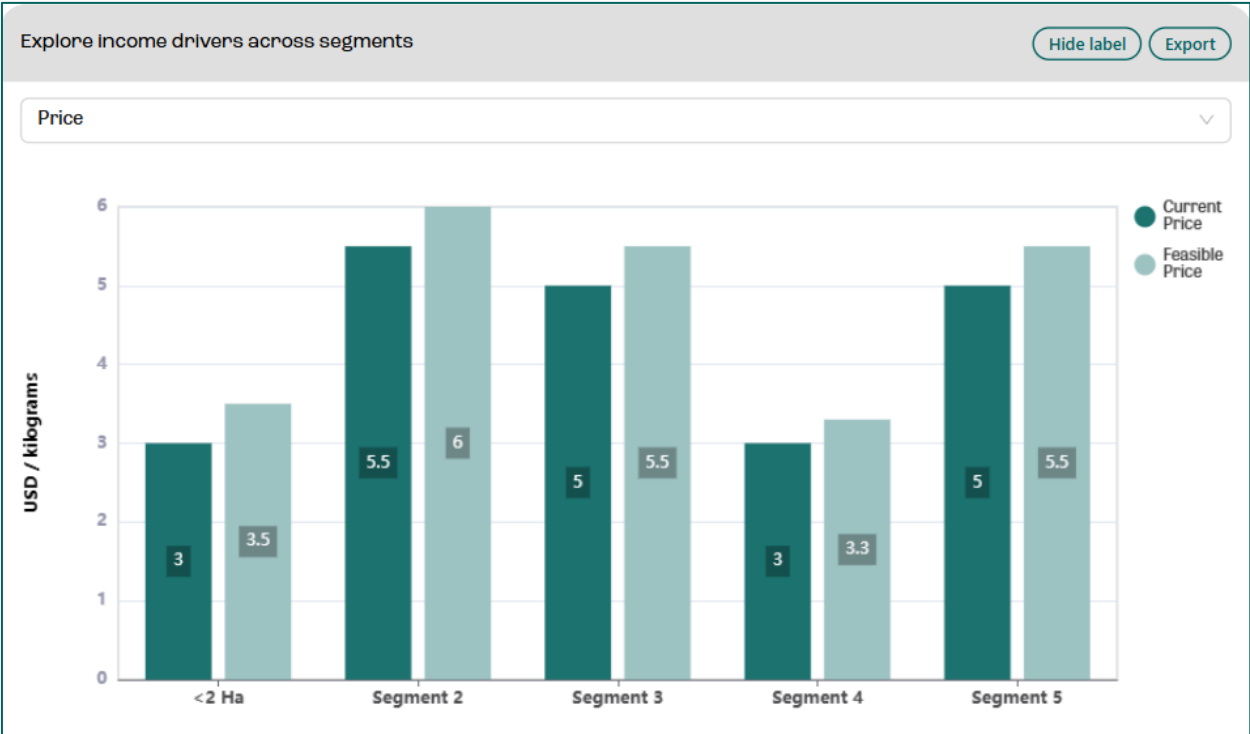


Income and Gap analysis – Now includes estimated size of the gap

- ✓ **Set an income target**
Use a living income benchmark or define the target yourself.
- ✓ **Enter your income data**
Enter current and feasible data for the five income drivers and its subcomponents for each segment
- 3 Understand the income gap**
Explore the current income situation and the gap to reach your income target.
- 4 Assess impact of mitigation strategies**
Analyse which drivers impact income increase the most, and how to close the gap.
- 5 Closing the gap**
Create scenarios and visualize their effectiveness to close the gap.

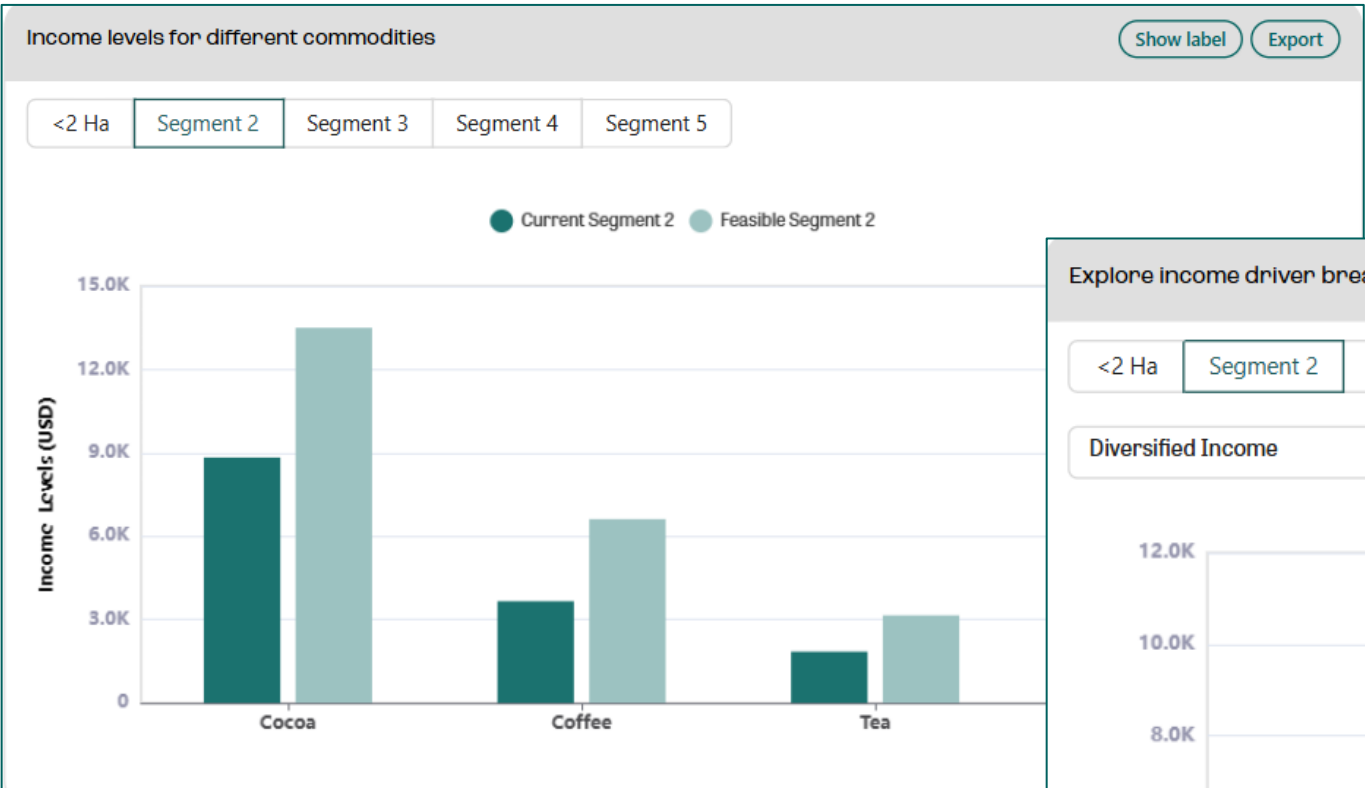


Analyse the interplay of Income drivers across segments



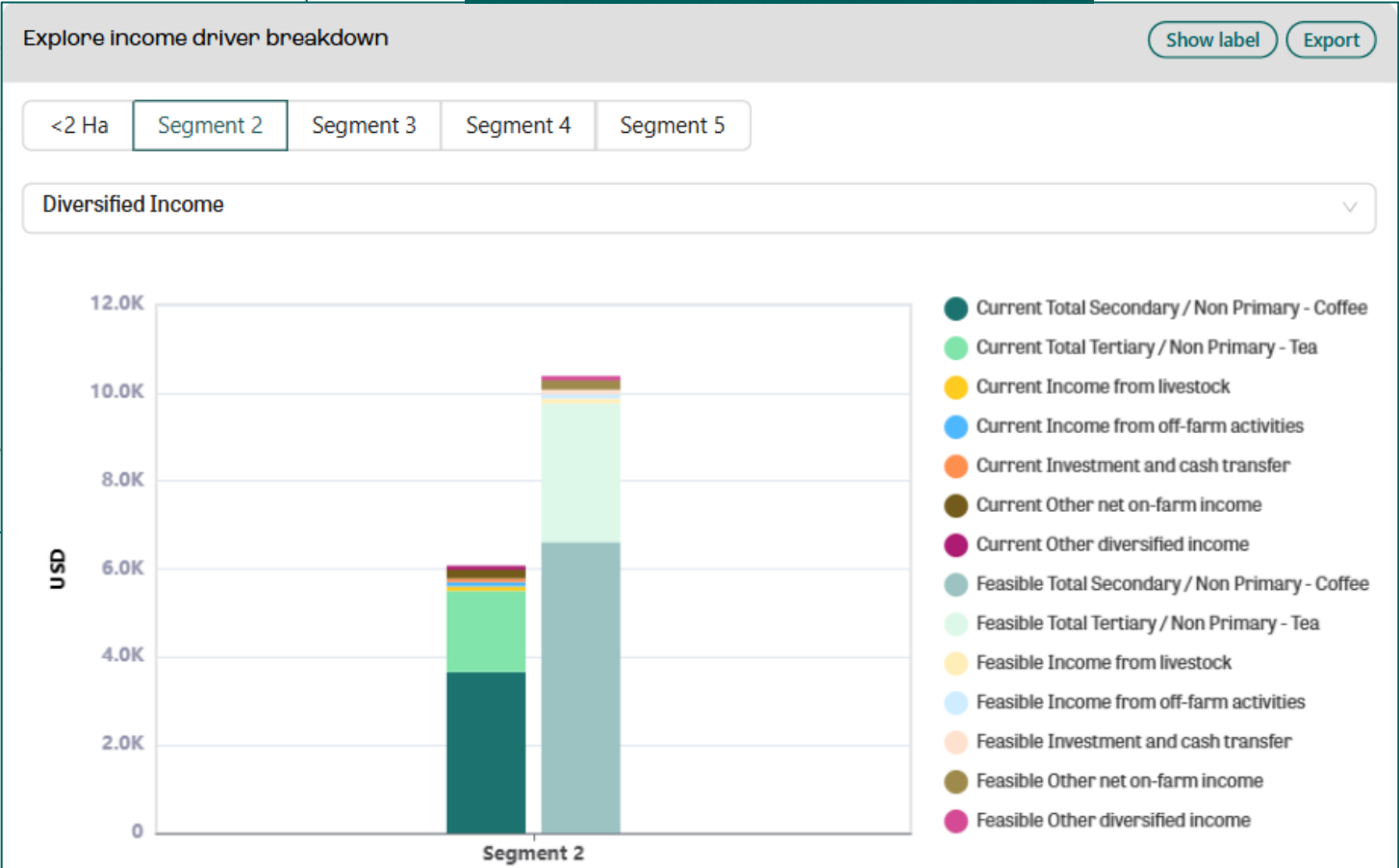
- Analyze how different income drivers vary with segment and its characteristics

Measure contribution of Income from other commodities and off-farmer sources



Income contribution from different commodities for each segment

Income contribution other diversified income sources – for each segment

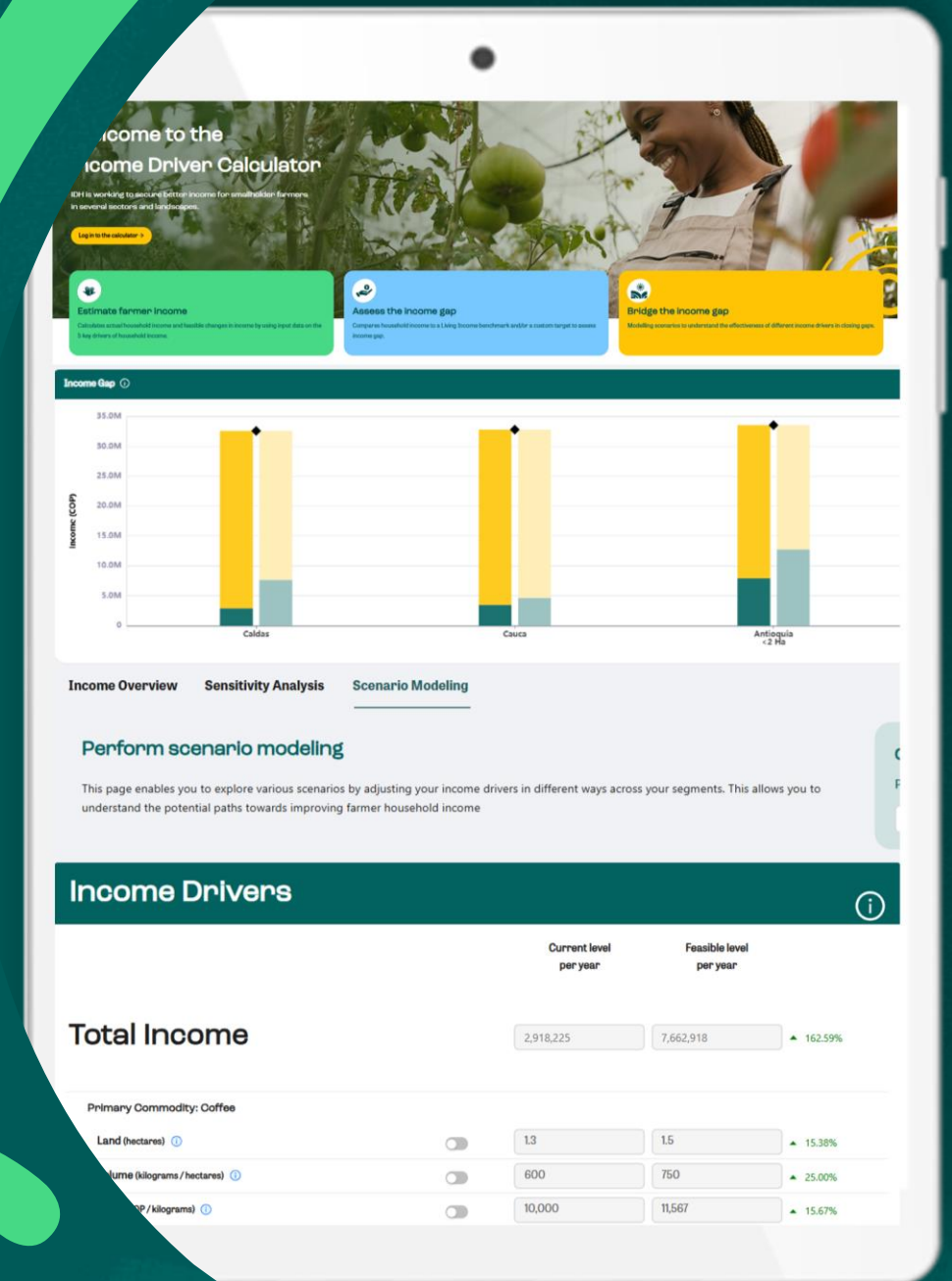




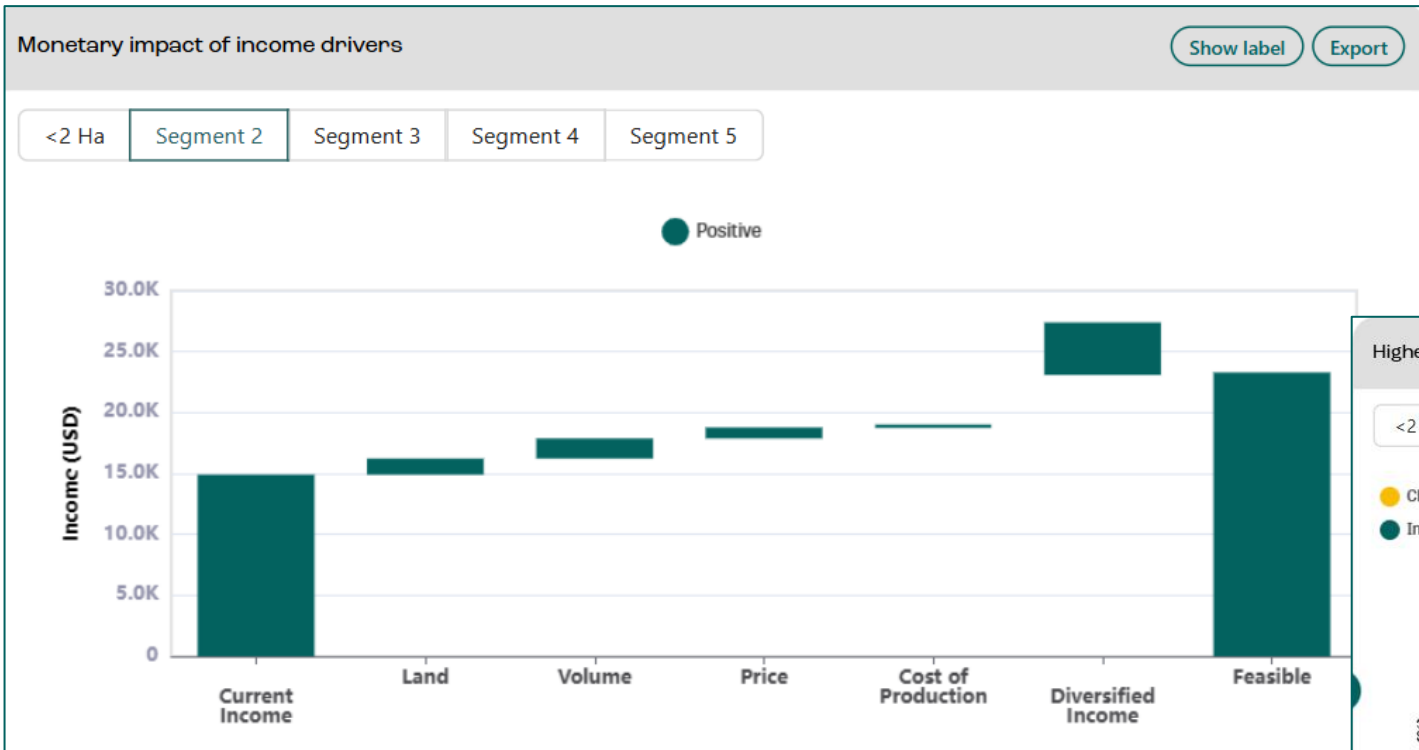
Step 4: Assess Impact of Mitigation strategies

KEY OUTCOMES

- ✓ Identify the most impactful income drivers
- ✓ Adjust income driver values
- ✓ Understand and arrive at potential pathways to close the income gap

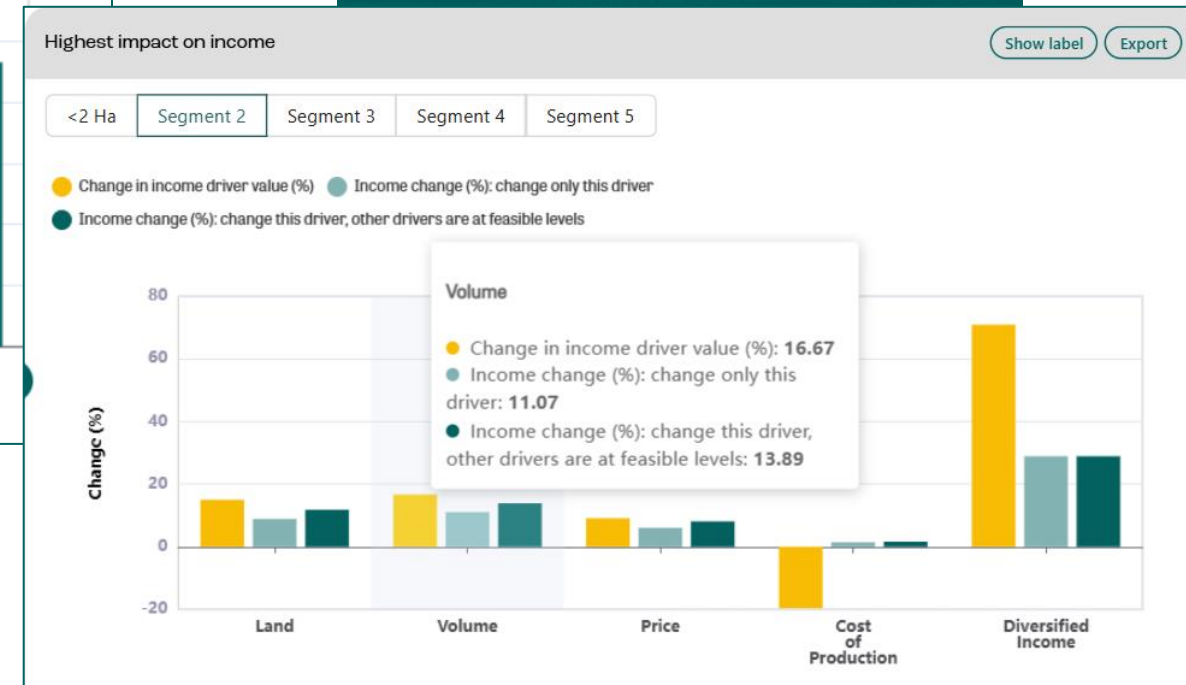


Which drivers have the highest impact on Income change ?



Understand the interaction between income drivers and Identify the right levers (combination of drivers) to boost the HH income

Analyse how each income driver individually contributes to improvement in HH income , while others are constant



Which pairs of drivers have strong impact on Income : Sensitivity Analysis



Select the segment

1



Select the drivers to run the analysis

2



Select the segment and upto three impactful income drivers for which you want to run the sensitivity analysis.

<2 Ha **2-5 Ha** >5 Ha

The tools populates the current and feasible values by default.

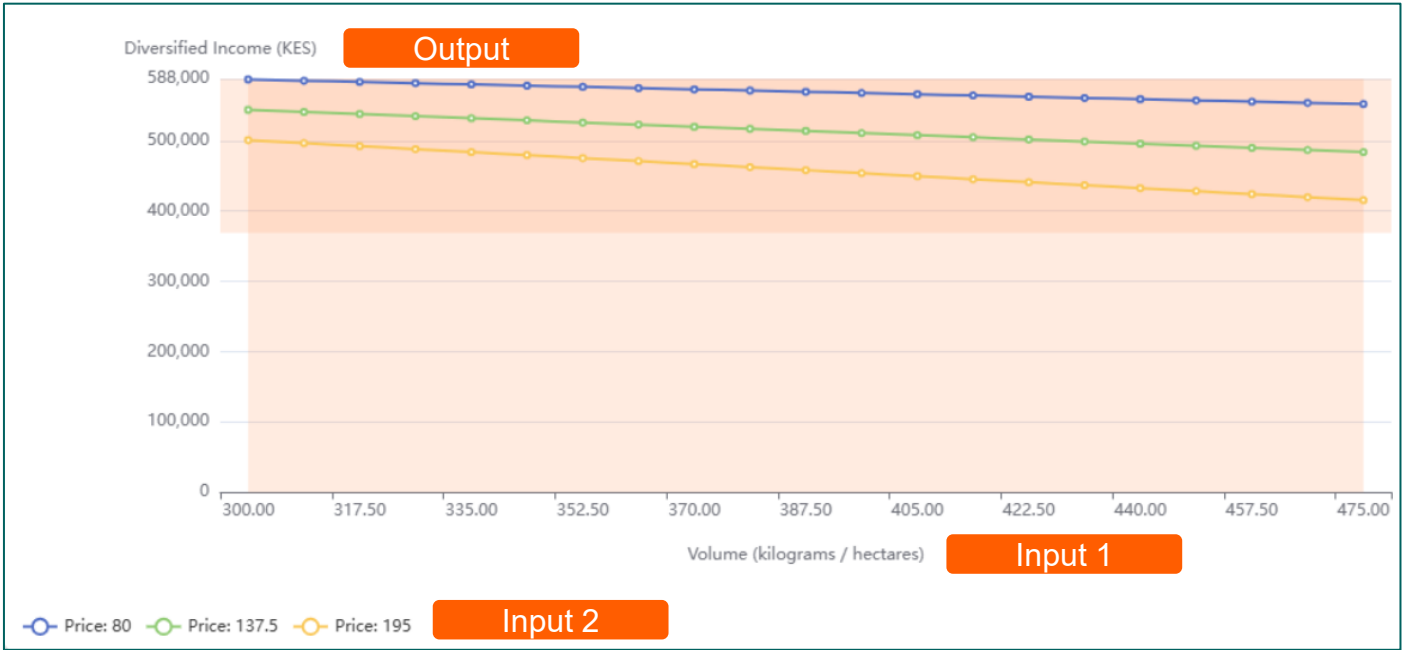
Select driver one (X-axis)	Minimum value	Maximum value	
Volume	300	475	
Select driver two (Y-axis)	Minimum value	Maximum value	
Diversified Income	369,000	588,000	
Select driver you want to see at different levels	Value 1	Value 2	Value 3
Price	80	137.5	195

3



What is the required Diversified Income (Y-axis) for each combination of Volume (X-axis) and Price ?

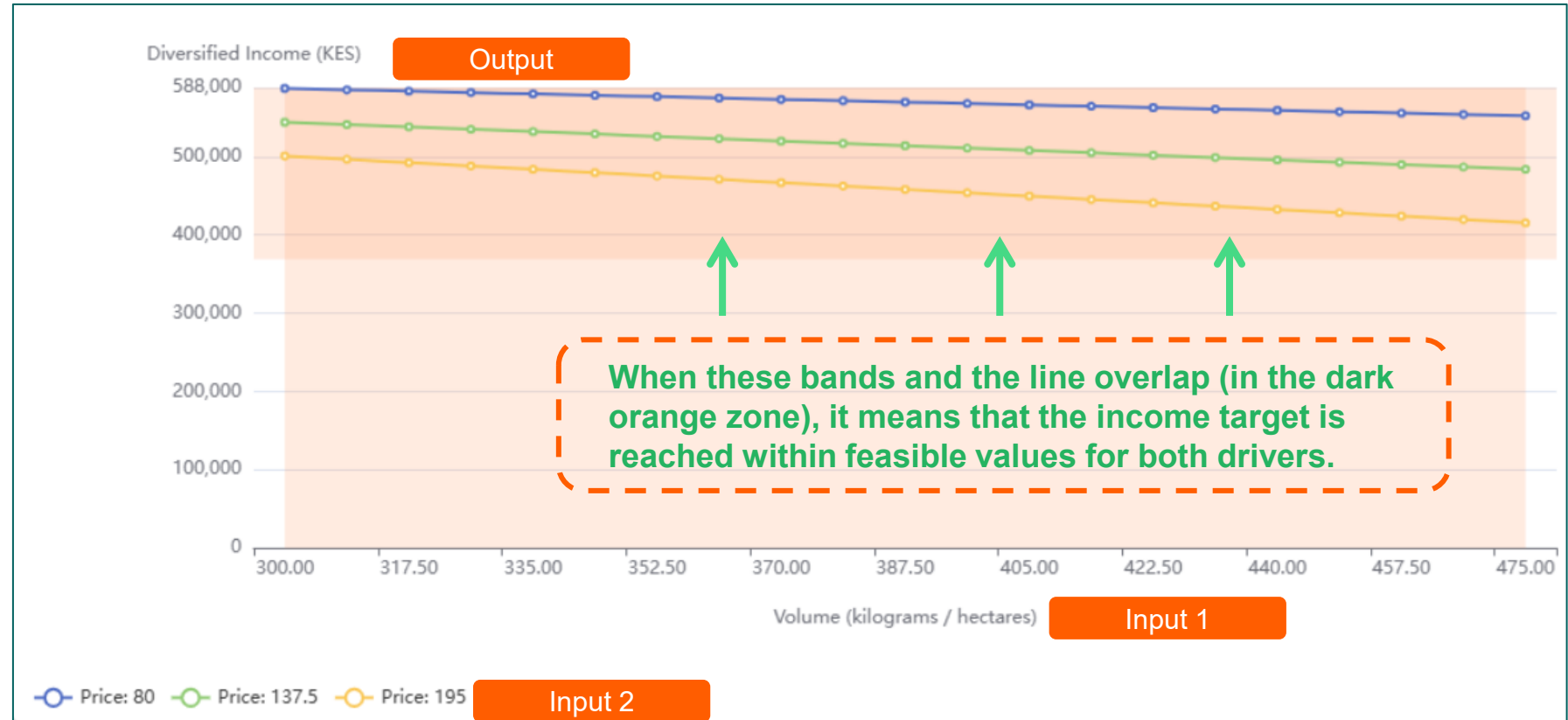
The other two drivers (Land and Cost of Production) stay constant.





Sensitivity Analysis (Contd.)

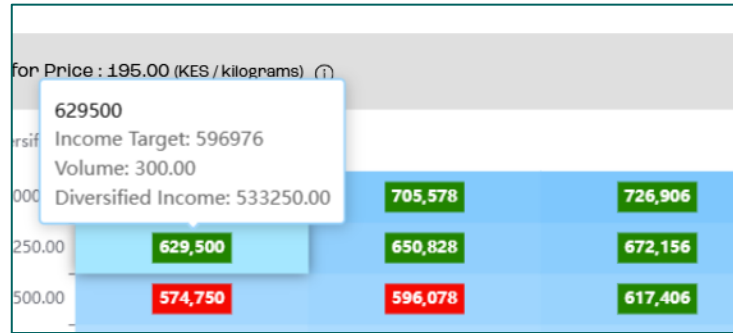
The horizontal orange band shows the feasible range for Diversified Income (Y-axis).



Each line represents where the income target is exactly met for a given Price level.

The vertical orange band does the same for Volume (X-axis).

Sensitivity Analysis



The absolute value of Volume, Diversified income and Price, for all the overlapping points are represented in these heat maps.

At what level of Diversified Income, Price, Volume will we reach the income target?

- Income target not reached
- Income target reached outside feasible values
- Income target reached within feasible values

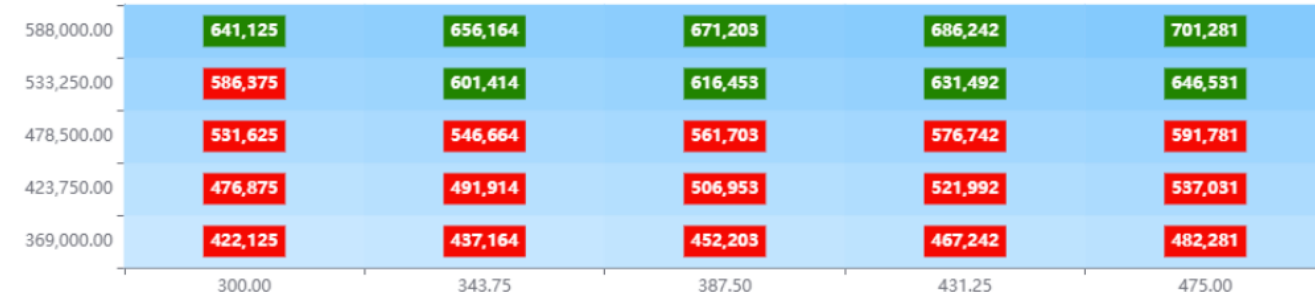
Income Levels for Price : 80.00 (KES / kilograms) ⓘ

Diversified Income (KES)



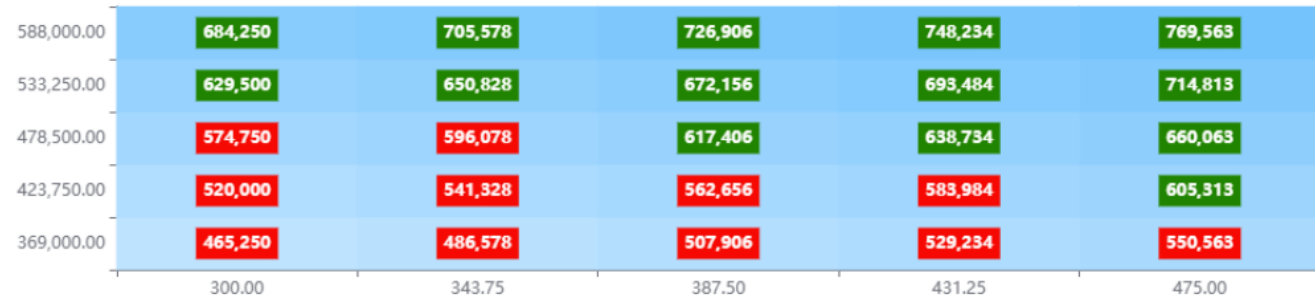
Income Levels for Price : 137.50 (KES / kilograms) ⓘ

Diversified Income (KES)

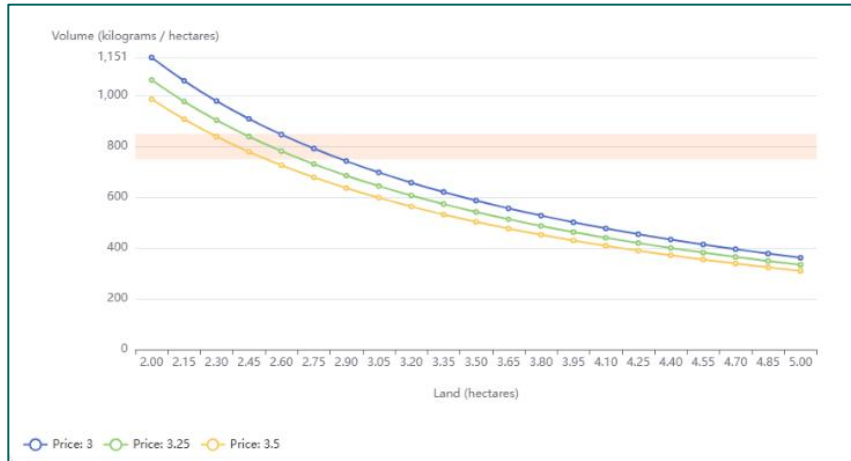


Income Levels for Price : 195.00 (KES / kilograms) ⓘ

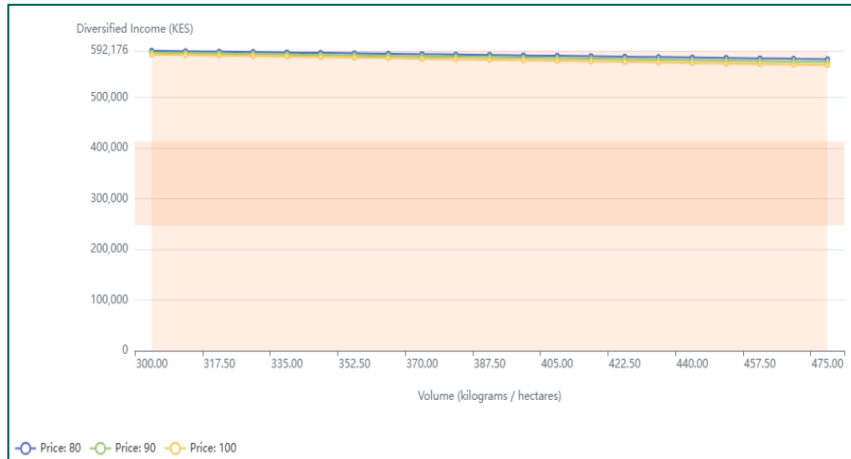
Diversified Income (KES)



Adjusting Income driver values and combinations



Scenario 1 The orange zone in X-axis does not appear



Scenario 2 The lines do not overlap with the dark orange zone

KEY ACTIONS

1

- Adjust the values of the selected income drivers and analyse their impact on the heat map

2

- Change the combination of drivers chosen for the analysis

Select the segment and upto three impactful income drivers for which you want to run the sensitivity analysis.

<2 Ha **2-5 Ha** >5 Ha

Select driver one (X-axis)	Minimum value	Maximum value	
Volume	300	475	
Select driver two (Y-axis)	Minimum value	Maximum value	
Diversified Income	369,000	588,000	
Select driver you want to see at different levels	Value 1	Value 2	Value 3
Price	80	137.5	195

3

- Adjust the income target and understand how the line graph and heat map changes

Adjust your income target

The results in the sensitivity analysis depend significantly on the income target value set. When conducting the sensitivity analysis, adjusting the income target is recommended to observe how the results vary, providing better insight into the sensitivity of various income drivers in reaching the income target. If you do not adjust the target, we will use the current target value for the calculations.

Adjusted income target: 596,976.00 KES

Adjust your income target



What is the minimum change in drivers needed to close the income gap within feasible limits?

Optimisation Model

Select the segment for which you want to run the model.

<2 Ha

2-5 Ha

> 5 Ha

1

Step 1

1. Select the drivers you can influence

2

Step 2

You can select up to 5 drivers or sub-drivers.

Volume

Price

Cost of Production

Black Pepper

2. Specify income gap adjustments to explore different outcomes

3

Step 3

Enter the step-wise percentages by which you would like to close the gap between current and feasible income levels, for this segment.

Current income	Feasible income	1. Close gap by (%)	2. Close gap by (%)	3. Close gap by (%)
394,400.00 KES	797,450.00 KES	<div>20</div> %	<div>40</div> %	<div>70</div> %
		475,010.00 KES	555,620.00 KES	676,535.00 KES

Clear results

Run the model →

Optimisation model



You can select up to 5 drivers or sub-drivers.

Volume × Price × Cost of Production × Black Pepper ×

Income driver	Current value	Close gap by 20%	Close gap by 40%
Volume (kilograms/hectares)	300.00	433.75 (44.58%)	475.00 (58.33%)
Price (KES/kilograms)	100.00	143.46 (43.46%)	194.71 (94.71%)
Cost of Production (KES/hectares)	20,000.00	19,982.78 (-0.09%)	18,000.00 (-10.00%)
Black Pepper (KES)	234,400.00	0.00 (-100.00%)	0.00 (-100.00%)
Total income (KES) ⓘ	394,400.00	475,007.49 (20.44%)	555,618.13 (40.88%)
Income gap compared to target (KES)	202,576.00	121,968.51	41,357.88

Model is successful

Model has failed



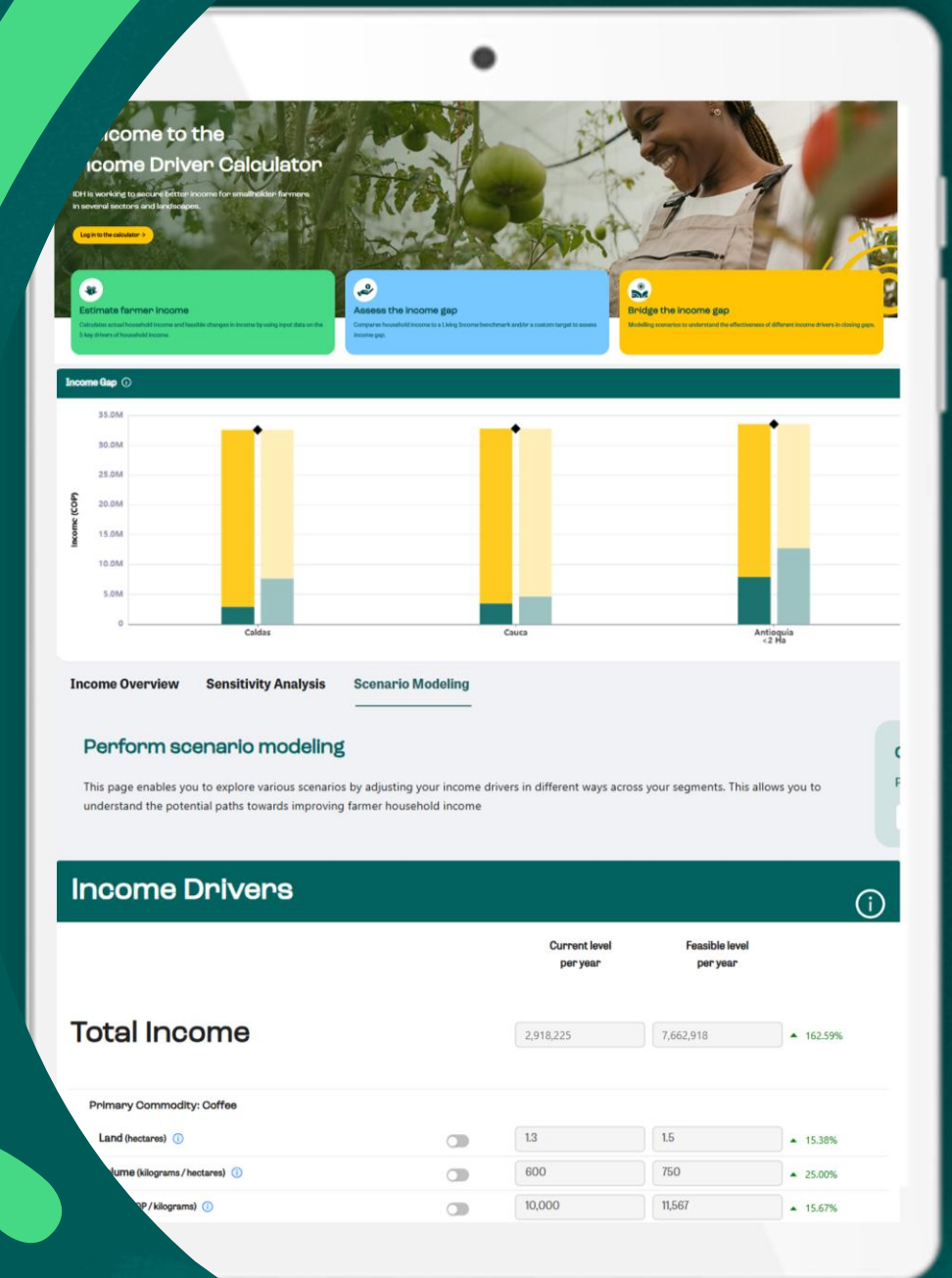
⊗ Increase 3 - This income increase is not possible with adjustments only to the selected income drivers. Maximum possible % increase with this driver selection is: 40.08%



Step 5: Closing the gap

KEY OUTCOMES

- ✓ Model intervention scenarios and visualize their impact on different segments
- ✓ Adjust income driver values based on the intervention type
- ✓ Compare segment-scenario combinations and identify the best strategy



Create scenarios of interventions based on Optimization model recommendations



1. Fill in values for your scenarios

+ Add scenario

Scenario 1 - Premium price strategy

Scenario 2 - Regenerative Ag strategy

Scenario 3 - Subsidy strategy

1

Create scenarios of interventions

Give your scenario a name

Describe here what the scenario entails

Choose approach ⓘ

Scenario 1 - Premium price strategy

Price increase by 10%

Change in percentage value

<2 Ha

Segment 2

Segment 3

Segment 4

Segment 5

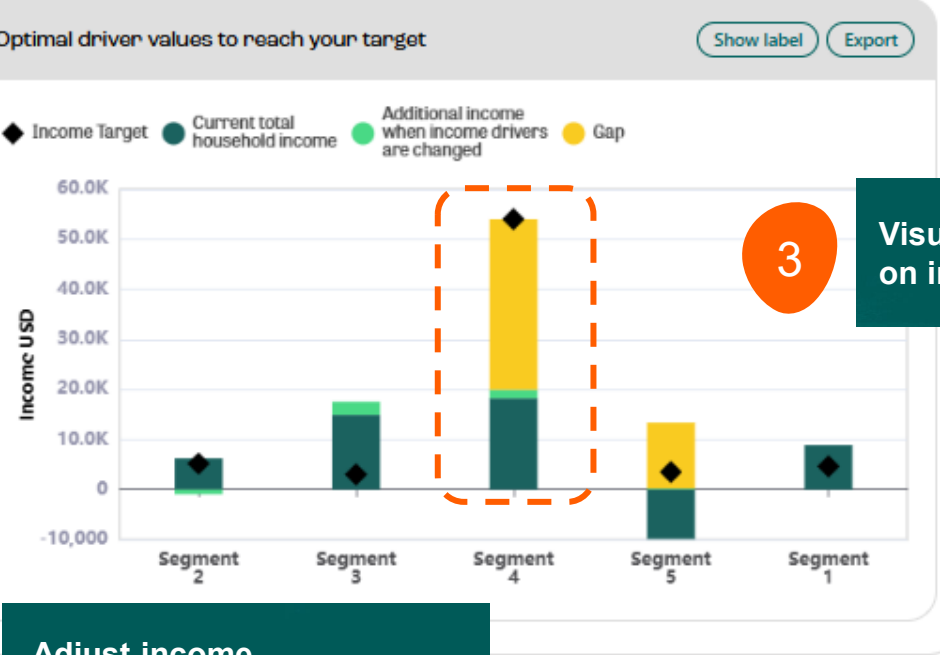
You can select up to 5 variables to change

Set up your scenario by selecting changes for up to 5 drivers. You can specify these changes as either a percentage or an absolute value. The graph on the right illustrates how these adjustments impact the gap across different segments.

Income Driver	Change
Farmgate Price	15 %
Volume	3 %
Price	5 %
Conventional Chemicals	5 %
Price	10 %

	Current	New
	2.00	2.30
	750.00	772.50
	3.00	3.15
	30.00	31.50
	5.00	5.50
Total Income:	6,215.00	5,284.50

2



3

Visualize impact of scenario on income gap

Adjust income (sub)driver values



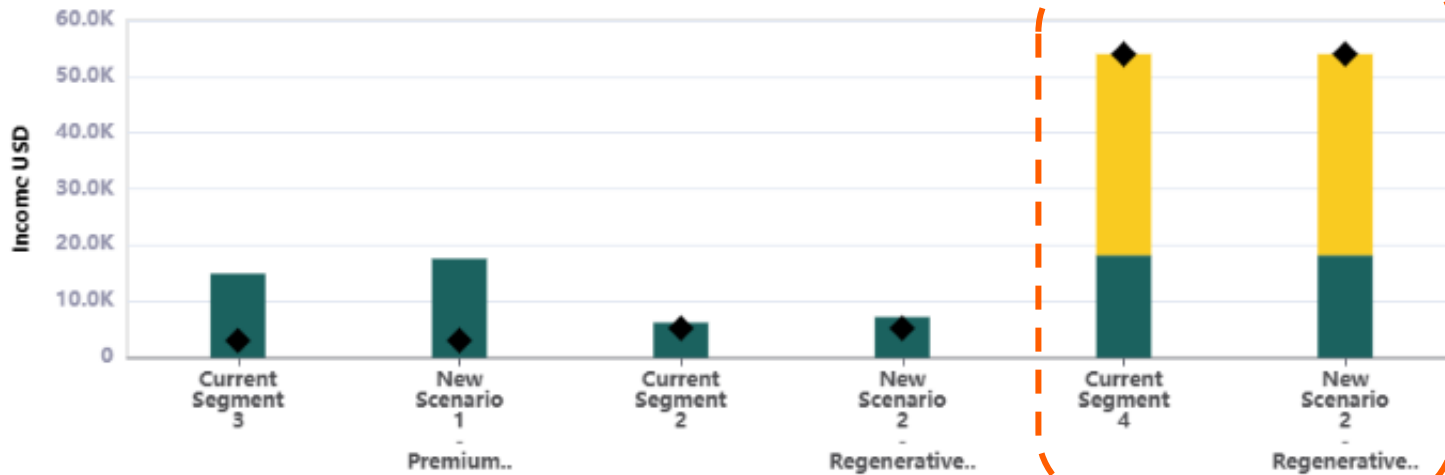
Visualize impact of intervention scenarios in closing the gap

2. Compare your scenarios

Income gap across scenario

Show label Export

◆ Income Target ● Household income ● Gap



What are the results for the different segments across scenarios?

The visual on the right allows you to select and compare specific combinations of scenarios and segments. You can explore how household income composition and income gaps vary across segments in the scenarios you create.

Scenario 2 - Regenerative Ag strategy - Segment 3 ×

Scenario 2 - Regenerative Ag strategy - <2 Ha ×

Scenario 1 - Premium price strategy - Segment 2 ×

- Real-time visual comparison of scenarios for assessing their impact on different segments in narrowing the income gap

Compare segment-scenario combinations dynamically



Scenario Outcomes					Export
<2 Ha					
	Current Value	Scenario 1 - Premium price strategy	Scenario 2 - Regenerative Ag strategy	Scenario 3 - Subsidy strategy	
How many farmers are in this segment?	500	500	500	500	
What income drivers have changed?	-	Volume (3.00%) Price (5.00%) Farmgate Price (0.00%) Conventional Chemicals (5.00%)	Yield (0.00%)		
How big is the income gap?	-	-	-	-	
Is the income target reached?	✓	✓	✓	✓	
What is the income increase?	-	-930.50	960.00	-	
What is the % income increase?	-	-14.97%	15.45%	-	
What is the monetary value of the income gap?	-512,457.78	-	-	-	

- Quantitatively assess most effective scenarios to narrow the income gap quantitatively

Thank you

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