

WOMEN'S CONTROL OVER OWN INCOME

Indicator Phrasing

English: % of women generating their own income who decide on its use

French: % de femmes qui génèrent leur propre revenu et qui décident de son utilisation

Portuguese: % de mulheres que geram o seu próprio rendimento e decidem sobre o seu uso

Czech: % žen, které vydělávají peníze a rozhodují jak budou využity

What is its purpose?

Income-generating activities are generally considered a good way of increasing women's empowerment. However, the assumption that generating income will automatically empower women does not consider their existing autonomy and decision-making power. Therefore, this indicator measures the extent to which women who generate income can decide how the money is used.

How to Collect and Analyse the Required Data

Determine the indicator's value using the following methodology:

1) **Define how much money a woman needs to earn over a certain period to be considered "income generating"**. For example, the minimum income can be "more than 20 USD over the past 3 months". This will help you avoid situations where a woman with negligible or infrequent income is considered "income generating". When setting the minimum income, keep in mind that some sources of income are very seasonal (e.g. sale of crops); pay particular attention to the reference period.

2) **Conduct interviews** with a [representative sample](#) of women, asking the following questions:

RECOMMENDED SURVEY QUESTIONS (Q) AND POSSIBLE ANSWERS (A)

Q1: *Over the past [specify the reference period], have you personally earned any money?*

A1: yes / no / won't say

(ask the following question only if the previous answer is "yes")

Q2: *Was the total amount you earned during this period more or less than [specify the minimum income]?*

A2: it was more / it was less / it was equal / won't say / does not remember

(ask the following question only if the previous answer is "it was more")

Q3: *Who decided how this money would be used?*

A3:

- 1) respondent herself
- 2) partner
- 3) respondent and her partner jointly
- 4) respondent and another household member jointly
- 5) partner and another household member jointly
- 6) another household member
- 7) all household members agreed jointly
- 8) someone outside the household
- 9) other: specify:

3) To **determine the indicator's value:**

- count the number of women who can be considered as "generating own income" – i.e. the women who answered "it was more" in Q2
- count how many of these women said that they decided on how their income would be used (alone or with someone else – i.e. answers 1, 3, 4, 7)
- divide this number by the total number of women who can be considered as "generating own income"
- multiple the result by 100 to convert it to a percentage

Disaggregate by

[Disaggregate](#) the data by women's age group, marital status and other criteria relevant to the focus of your intervention.

Important Comments

1) Asking about people's income is sensitive. When asking Q2, consider clarifying that you are **not interested in knowing a person's exact income** and that you just want to know whether it was below or above the stated amount. This is likely to make people more comfortable in answering the

question. Additionally, as much as possible, ensure that the survey is **anonymous** (i.e. do not collect the respondent's name, address, etc.) and that the respondents are aware of this.

2) The indicator is prone to social desirability bias – in some contexts, the respondents may feel the need to either say they decide on their own or jointly with the household member(s). Therefore, **ensure that the enumerators can probe effectively** to obtain accurate responses. For example, if a respondent says that the decision was taken jointly, the respondent can ask about who had the final say.

3) Consider also reporting on the percentage of interviewed **women who do not generate income**.

4) An increase in income for women can lead, in some contexts, to an increase in domestic violence directed against women. Therefore, **protection must be mainstreamed** in both the project implementation as well as monitoring.

5) If you are interested in measuring **women's access to productive capital in the agricultural context**, consider using Module G3(A) of the Abbreviated Women's Empowerment in Agriculture Index (A-WEAI). Relevant guidance is available below.

Access Additional Guidance

- FFI (2020) [Guide on the Abbreviated Women's Empowerment in Agriculture Index \(A-WEAI\)](#)