Women’s ability to manage their income is vital to the survival of many households. Income under the management of women can increase their bargaining power, reduce domestic violence and improve the nutritional status of their children. However, women’s greater earning power can have negative consequences, especially if men’s spending on the household reduces as women contribute and manage more income.

### Decision-making and resource allocation

Men and women play different roles in agricultural production and often their participation in markets, the returns from their labour and their patterns of economic participation also differ. Studies have showed that women spend close to 90% of their income on their family while men spend 30-40% of their income, even when the overall income is not sufficient to meet family needs. This pattern may be the result of perceived traditional roles of men and women, where men provide such items as housing and schooling while women are responsible for the food, nutrition and health of the family.

### Facts

- The control of income from livestock depends on type of livestock or livestock product.
- Women’s management of income is influenced by types of markets where livestock and livestock products are sold and who buys them, as well as women’s participation in market transactions.
- Women’s management of income can be eroded if products or markets become commercialised without taking into account women’s constraints and opportunities for engaging in such markets.
- Ownership of assets, such as livestock, significantly increases the likelihood that women will manage income from their sale.

There is little evidence available on:

- the factors that influence women’s management of income from livestock and livestock products,
- the differences in women’s management of income across livestock and livestock products,
- the role of markets and women’s participation in markets, or
- how women’s income management is influenced by the amount of income entering the household.

The view of men as heads of households, who should be responsible for income earned in the household, tends to reduce the amount of income that women manage or control, especially from family or joint activities, such as agriculture production.
In some countries, many women continue not to make decisions even on their own income. For example, as many as 34% of married women in Malawi, 28% of women in the Democratic Republic of Congo and 18% of women in India are not involved in decisions about spending of their earnings.

Even when women have control over income, commercialisation of production can erode income management. This is an increasing concern, with rising demand for livestock and livestock products, particularly among urban consumers, changing markets and marketing systems. How this affects the management and control of income by women - especially income earned from livestock products such as milk and eggs - needs more attention.

**Income management**

There is a common perception that women are more likely to own, and therefore benefit more from small stock (chickens, sheep and goats) rather than larger animals (cattle, water buffaloes and camels). However, studies have shown that women do sometimes manage income from the sale of livestock products even when they do not own the livestock.

In Tanzania, women managed a high proportion of income from the sale of chicken (49%), and sheep and goats (33%), compared to the sale of cattle (24%), although they managed 50% of the income from milk sales. However, only 29% of the income from eggs was managed by women. This is primarily due to the commercial nature of egg markets in East Africa, due to a growing demand in urban areas, which has led to egg sales becoming more male-dominated.

In Kenya, most livestock income was reported as jointly managed and there was no significant difference in the proportion of income managed by women from sheep and goats, chicken and cattle (30%, 26% and 22% respectively).

In Mozambique, there was almost equal management of income between men and women although women managed a smaller proportion of the income from chicken than they managed from cattle, sheep and goats. Women in Mozambique are very involved in the marketing of livestock, especially goats, for which there exists a thriving trade, mainly controlled by women traders.

**Market participation**

Women often face constraints in participating in markets, including issues of mobility, balancing household activities with market participation, access to information and infrastructural facilities in markets, low literacy and negotiation skills. Where women are unable to transport livestock and livestock products to market, men generally make the financial transactions and retain the income. Women’s roles therefore tend to diminish as formal markets expand, unless strategies ensure they participate in these markets.

In Tanzania, women managed close to 100% of the income when they sold chicken and milk compared to only 26% and 17% respectively when these products were sold by men. Even in the case of sheep and goats, women managed 60% of the income when they made the sale compared to 35% when men made the sale.

When livestock and livestock products are sold at the farm gate to other farmers, women manage a significantly higher proportion of income compared to when livestock and products are sold in village markets or delivered to traders. If chicken was delivered to traders and shops away from home,
women in Tanzania lost up to 35% of the income share that they would have managed if they sold chicken at the farm gate (Figure 1).

However, not all farm gate sales lead to management of income by women. Due to women’s poor negotiation skills, sales to traders at the farm gate are often done by men. Women received 70% of the share of the income with the sale of chicken at the farm gate to other farmers, but this share fell to 45% when chicken was sold to traders, and dropped to 28% when delivered to traders, shops or hotels.

Similar trends were observed for milk and eggs, but not for the sale of cattle, sheep and goats, which did not seem to be influenced greatly by the type of market.

In Kenya, women managed the highest proportion of income from chicken and eggs sold at the farm gate to other farmers. Meanwhile, in Tanzania, women managed a larger income share from the sale of chicken, sheep and goats sold at the village market than at the farm gate to other traders.

Although farm gate markets may not be as profitable, they are important in diversifying income sources for women, building their confidence in dealing with markets, and providing them with much needed cash flow that they can manage and control.

**Recommendations:**

1. Development programmes should link women farmers to markets so that they are able to undertake negotiations and carry out transactions for themselves.
2. The strategy of linking women directly to markets should take into account the balance between women’s household activities and the market.
3. Any interventions to improve marketing of livestock and livestock products, such as formalising milk marketing through cooperatives, should be aware of the lower income share that women manage from these markets and put in place appropriate mechanisms to ensure that women do not lose their management of income with such market changes.
4. Development programmes need to work with men and women to ensure that both participate and benefit from these programmes (and prevent men using funds for their own individual uses once women start managing higher income shares from agricultural marketing).

**Influencing factors**

Changes in control of products or enterprises occur once they become more commercialised, successful or once the total income from these products becomes large. In Kenya, the highest paying livestock enterprise (milk) had the lowest share of income managed by women, while sheep, goats and eggs had the lowest amounts of income and a higher proportion of income managed by women (Figure 2).
However, market participation by women and income management is also influenced by their ownership of livestock, which significantly increases the likelihood that women will manage income from their sale, specifically from the sale of milk, eggs and cattle.

Ownership of assets, such as livestock, also has positive consequences for nutrition and education of children due to the different expenditure patterns between men and women and due to the empowering nature of asset ownership. Programmes targeting increasing women’s ownership of livestock have the potential to reduce the gender asset gap found in many developing countries.

Belonging to a group also increased the probability that women would manage income from the sale of some livestock species. Social capital has been shown to give women a voice and to offer opportunities for women to save money and access credit and information, which in turn empowers them. As women accumulate assets and changes occur in income control, their role in household decision-making also increases. The greater economic role that women play can, in turn, transform gender relations at the household and community level, leading to further asset and income accumulation by women.

Recommendation:
1. Data on market participation, income earnings and income management need to be collected for both men and women, especially in households with both a male and a female adult.

In this way, the full extent of intra-household income and resource distribution issues can be better understood and strategies designed to address them.

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