The methodologies presented in this document are the intellectual property of the W+ Standard™. They are made publicly available to promote transparency and facilitate understanding of the W+ measurement framework. Any use of these methodologies for the purpose of measuring, validating, verifying, or claiming women's empowerment outcomes under the W+ Standard, or for obtaining W+ certification, must be carried out in accordance with the W+ Standard's official procedures and with the authorization of the W+ Advisory Council and WOCAN. Unauthorized reproduction, adaptation, or application of these methodologies for certification purposes is not permitted.

Method Form – W+ Domain: Income & Assets	
Method Number: W+ Income and Assets 2.0	
Name of the proponent:	WOCAN
Title of the proposed method:	Quantification of Increased Income and Assets for Women as a result of a Project or Program Level Intervention
Type to which the new proposed method (category) belongs to:	Type I Women's Economic Empowerment projects Type II Projects related to other sectors (renewable energy, agriculture/forestry, health, etc.) with women's income generation activities Type III Projects that result in women's decreased spending for household needs, i.e. fuel or water supplies, food, etc.
The accompanying questionnaire may need to be adapted for specific technologies or assets that could be increased. This method is to be used in conjunction with: - W+ Program Guide - Guidance on stakeholder process (4 Step Process for Stakeholder Analysis) - Project Design Document Template - Income & Assets Survey Questionnaire (including Do-no-harm Assessment) - Tool for Verification of Financial Payments to Primary Beneficiaries as a result of a Project or Program Level Intervention	

The following describes the key elements of the method:

A.1 Typical projects:

Typical projects that can apply this method are as follows:

- Women's economic empowerment projects
- Projects for other sectors (renewable energy, agriculture/forestry, health, etc.) that include a women's income generation component
- Renewable energy, water, agriculture, forestry or transport projects that reduce women's expenses for household energy use (such as cooking, lighting, heating), transport, and other household needs

A.2 Type of benefit for women:

Project or program intervention results in women gaining higher levels and diversified sources of income, that ideally lead to their gain of assets or rights to control assets (including land, businesses, housing, etc.). This change affects both the condition and status of women and therefore can be transformational for women's empowerment and gender equality.

A.3 W+ Project Design Activities:

Project Developers describe the project design elements that are implemented to build readiness for the generation of the benefits for women identified in A.2 and to safe---guard the participation of women in relation to decisions about and control over the use of these benefits.

Typical activities include:

- Stakeholder consultations to raise awareness about the objectives and functioning of W+, identify women's empowerment needs and select domains of W+ to be used (see W+ Program Guide)
- Development of indicators, activities and monitoring plans and mechanisms (see W+ Program Guide, Monitoring Report Template)
- Establishment or use of existing women-controlled savings or micro-finance schemes for the processing of W+ linked payments (see Tool for Monitoring, Reporting and Verification of Financial Payments to Primary Beneficiaries)

Section B: Scope, Applicability, and Origination Period

B.1 Scope

The scope includes project interventions for use in residential, commercial or institutional applications.

B.2. Applicability

Income and asset increases shall be accounted for all women within user households.

The increases in income and assets must be material and relevant for women by demonstrating, i.e. as a result of a stakeholder consultation, that it is identified as a priority benefit by a simple majority of participants (refer to the guidance on stakeholder process).

B.3. W+ Unit Origination period

The W+ Unit Origination period refers to the time-period of the project activity or program for which it is permitted to generate W+ units. The W+ Unit Origination period starts from the date of W+ project registration minus two years OR the start of project operation if project operation commenced less than two years after W+ registration.

B.4 Normative References

Project Developers need to refer to the following tools and guidance:

- W+ Program Guide
- Guidance on stakeholder process (*4 Step Process for Stakeholder Analysis*)
- W+ Leadership Survey Questionnaires (including Do-no-harm Assessment)
- Guidance on how to carry out survey and baseline (refer to Section C, Quantification of Outcomes)

B.5 Definitions

The definitions provided in the Annex I shall apply.

Section C: Quantification of Outcomes

C.1 Baseline Situation

The baseline is the prevailing practice prior to project implementation and prior to the implementation of W+ project design activities. It is established through user surveys (and potentially other means) by implementing the Income & Assets survey with identified (representative sample size) women in the community. A baseline can be developed either 1) prior to the project implementation or 2) using a control group of non---users.

C.2 Determination of Income and Assets Increase as Result of Project Activities

Income and assets increases are determined by comparing representative samples of Income and Assets survey results from users against the baseline, or non-users.

The survey design is in compliance with the general guidance on sampling, as found in *Guidelines for Sampling and Surveys for CDM project activities and program of activities: http://cdm.unfccc.int/Reference/Guidclarif/meth/meth_guid48.pdf*.

Sample size calculations

a) Small-scale examples
For small-scale sampling, we require 90% confidence that the margin of error is not more than ±10% in relative terms.

b) Large -scale examples
For large-scale sampling, we require 95% confidence that the margin of error is not more than ±10% or ± 5% in relative terms.

1. Calculation approach/Formula:

The total impact of women's Income & Assets is calculated by the total sum of the difference between results (A) and obstacles (B) multiplied by the number of women benefiting within a verification period. It is calculated by comparing women's increase in income and assets with that of the baseline, minus the value of household labor and other expenses as result of project implementation, and adjustments for days the project intervention was not operational.

$$\mathbf{IAI} = \mathbf{\#women} \times \frac{\textbf{[Sum of (A-B) at the time of verification - Sum of (A-B) at baseline]}}{\textbf{Sum of (A-B) at baseline}} \times \mathbf{100}$$

Where:

IAI refers to Income and Assets Impact for women during project verification period

 # women refers to the number of women aged 16 and above who have engaged in income and asset generating activities within the verification period
A refers to women's increased income and assets
B refers to costs of women as a result of project implementation

A.1 = Increase of income when project is operating as designed. Established by comparing Income and Assets survey results of users vs. baseline and calibrated on a per---person basis. Calculation = average monthly income (monthly income during current period + monthly income during other seasonal/agricultural periods divided by 12) – increase in monthly income this year over previous year.

A.2 = Average funds saved per month over the past year. Established by comparing results of users' vs. baseline answers to funds saved and calibrated on a per---person basis.

A.3 = Combined value of land owned + residence owned. Established by comparing results of users' vs. baseline answers to land owned and residence owned within the same community and calibrated on a per---person basis.

A.4= Combined value of funds invested in savings group + line of credit. Established by comparing results of users vs. baseline answers to value of funds invested in savings group and line of credit within the same community and calibrated on a per person basis.

A.5 = Value of prioritized assets. Established by comparing results of users' vs. baseline answers to 5 most valuable assets within the same community and calibrated on a per-person basis, and multiplying by number of each asset.

A.6 = Value of livestock owned. Established by comparing results of users vs. baseline answers to the value of livestock owned within the same community and calibrated on a per-person basis.

A.7 = Value of agricultural equipment not listed above. Established by comparing results of users vs. baseline answers to the value of additional agricultural equipment within the same community and calibrated on a per---person basis.

A.8 = Income potential based on formal education level. Established by comparing results of users vs. baseline answers to level of formal education within the same community and calibrated on a per person basis, then multiplied by income potential for country at that level.

B.1 = Value of household labor invested. Established by comparing results of users vs. baseline answers to monthly hours of household labor invested within the same community and calibrated on a per person basis, then multiplied by living wage for the country.

B.2 = Value of expenses (waged laborers, materials, equipment, energy costs, fees, etc.) invested. Established by comparing results of users vs. baseline answers to the value of expenses invested within the same community and calibrated on a per person basis. The expense of waged laborers is calculated by number of workers multiplied by monthly hours worked multiplied by the living wage for the country.

Section D: Monitoring Plan for Output and Outcome Indicators

Describe in the Project Design Document (PDD) how the project will measure results, through specific indicators, means of verification and procedures for obtaining, recording, compiling and analyzing data and information important for quantifying and reporting of income and asset increases.

Explain the organization chart, and persons responsible for each task.

At the time of installation, the project should be properly tested and number of households using the units should be recorded and labeled. It needs to be verified every year as per applied carbon standards.

D.1 Data and Parameters Available at Validation and Verification of Output and Outcome Indicators

The monitoring of outcome indicators associated with income and assets is required for the application of the W+ Income and Assets. The Project Design Document (PDD) shall describe how the project will measure results, through specific indicators, means of verification and procedures for obtaining, recording, compiling and analyzing data and information important for quantifying and reporting of income and assets units. Explain the organization chart, and persons responsible for each task.

The following should be described in the PDD and reported in the Monitoring Report:

- Expected Changes (based on qualitative and narrative indicators) that show a change in the status and condition of women.
- Project indicators, targets, and logic chain that link all the elements of the results chain, as below:

RESULTS CHAIN	*INDICATORS*
End Outcomes	*Increased control over decisions related to household finances*
Intermediate Outcomes	*Increased assets equal or more than men*
Immediate Outcomes	*Increased income and assets*
Outputs	*Engagement in income generating activities*

Project Developers will identify the indicators of change to evidence social impact across this domain.

Anticipated indicators of change to evidence social impact for this project will include, but not be limited to:

- Increased economic agency (immediate outcome)
- Increased participation in decision---making (immediate outcome)
- Increased perception of well---being – (intermediate outcome)

Sample Outcome Indicators:

- Improved status of women in the community
- Increased control by women over finances and decision making

Provide data for each parameter which will be required for calculation during validation and verification. Copy/ paste each table with parameter in the benefit evaluation document, as per the PDD Template. Samples are provided below:

SL no.	**1**
Monitoring parameter name	Number of women engaged in income generating activities
	#women
Indicator	
Value applied	
Data source	Sampling/survey
Monitoring requirements/frequency	At each survey At each verification
Justification of method	Representative sample
QA/QC procedures	How is it ensured that the correct number of households is recorded
Any comment	

SL no.	**2**
Monitoring parameter name	Income increases when project is operating as designed.
Indicator	

Value applied	
Data source	Survey/sampling
Monitoring requirements/frequency	At each verification or fixed after 1st verification
Justification of method	Describe sampling procedure
QA/QC procedures	Describe the QA/QC procedures for data collection
Any comment	

SL no.	3
Monitoring parameter name	Average funds saved per month over the past year.
Value applied	
Data source	Survey/sampling (refer to the guidance on survey and baseline)
Monitoring requirements/frequency	At each verification or fixed after 1st verification
Justification of method	Describe sampling procedure
QA/QC procedures	Describe the QA/QC procedures for data collection
Any comment	

SL no.	4
Monitoring parameter name	Combined value of land owned + residence owned.
Value applied	
Determination method at the time of registration	National/district level/survey
Determination method at the time of verification	Survey/sampling (refer to the guidance on survey and baseline)
Monitoring requirements/frequency	At each verification
Justification of method	Describe sampling procedure
QA/QC procedures	Describe the QA/QC procedures for data collection
Any comment	

SL no.	5
Monitoring parameter name	Combined value of funds invested in savings group + line of credit.
Value applied	
Data source	Survey/sampling (refer to the guidance on survey and baseline)
Monitoring requirements/frequency	At each verification or fixed after 1st verification
Justification of method	Describe sampling procedure
QA/QC procedures	Describe the QA/QC procedures for data collection
Any comment	

SL no.	6

Monitoring parameter name	Value of top 5 assets.
Value applied	

Data source	Survey/sampling (refer to the guidance on survey and baseline)
Monitoring requirements/frequency	At each verification or fixed after 1st verification
Justification of method	Describe sampling procedure
QA/QC procedures	Describe the QA/QC procedures for data collection
Any comment	

SL no.	7
Monitoring parameter name	Value of livestock owned.
Value applied	
Data source	Survey/sampling (refer to the guidance on survey and baseline)
Monitoring requirements/frequency	At each verification or fixed after 1st verification
Justification of method	Describe sampling procedure
QA/QC procedures	Describe the QA/QC procedures for data collection
Any comment	

SL no.	8
Monitoring parameter name	Value of agricultural equipment not listed above.
Value applied	
Data source	Survey/sampling (refer to the guidance on survey and baseline)
Monitoring requirements/frequency	At each verification or fixed after 1st verification
Justification of method	Describe sampling procedure
QA/QC procedures	Describe the QA/QC procedures for data collection
Any comment	

SL no.	9
Monitoring parameter name	Income potential based on formal education level.
Value applied	
Data source	Survey/sampling (refer to the guidance on survey and baseline)
Monitoring requirements/frequency	At each verification or fixed after 1st verification

Justification of method	Describe sampling procedure
QA/QC procedures	Describe the QA/QC procedures for data collection
Any comment	

SL no.	**10**
Monitoring parameter name	Value of household labor invested. I
Value applied	
Data source	Survey/sampling (refer to the guidance on survey and baseline)
Monitoring requirements/frequency	At each verification or fixed after 1st verification
Justification of method	Describe sampling procedure
QA/QC procedures	Describe the QA/QC procedures for data collection
Any comment	

SL no.	**11**
Monitoring parameter name	Value of expenses (waged laborers, materials, equipment, energy costs, fees, etc.) invested.
Value applied	
Data source	Survey/sampling (refer to the guidance on survey and baseline)
Monitoring requirements/frequency	At each verification or fixed after 1st verification
Justification of method	Describe sampling procedure
QA/QC procedures	Describe the QA/QC procedures for data collection
Any comment	

SL no.	**12**
Monitoring parameter name	Value of income and assets lost to non-women due to project.
Value applied	
Data source	Survey/sampling (refer to the guidance on survey and baseline)
Monitoring requirements/frequency	At each verification or fixed after 1st verification
Justification of method	Describe sampling procedure
QA/QC procedures	Describe the QA/QC procedures for data collection
Any comment	

Section F: Do No Harm Indicators

Do No Harm Indicators specific to the Income and Assets Method are described below. Corresponding questions should be included in the survey questionnaire.

Do No Harm Indicators and Questions

Indicators for Income and Assets Domain	Not less than 97% of both women and men report that the project has not caused a loss of income or assets or other any unwelcome effects (check for risks of increased labor for children).
Questions for Income and Assets Domain	Have you lost control over land you held through ownership or leasehold legal arrangements? Have you lost access to a bank account or membership in savings group? Did the time needed to participate in project prevent you from participating in income---generating activities or employment? Did you have to invest too much time building the income or assets you gained? If the project generated employment: Has the income gap between women and men increased? Have you had to sell household assets (jewelry, livestock etc) in order to pay for aspects of the project (installation, operation or maintenance)? Was information and training on maintenance and operation of the project sufficient for both men and women? Has increase in income or assets led to any physical or emotional abuse?

Section F: Stakeholder processes

Project Developers should refer to the 4 Step Process for Stakeholder Analysis document for guidance on stakeholder processes.

Section G: Annexes

Definitions:

Income: Money received, especially on a regular basis, through work or through investments.

Assets: Material and social resources. A tangible (material) asset is a valuable item that is owned. An intangible (social) asset can include education, skills, political participation, or any attribute that facilitates performing labor to produce economic value.

Women: Female members of households who are at least 16 years of age.