



# Participation Levels of Women in Household Financial Decisions: The case of Welenchiti Town, East Central Ethiopia

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**Abstract:** *This study examines the participation levels of women in household financial decisions in Welenchiti Town, East Central Ethiopia. Utilizing a cross-sectional survey design, data were collected from 381 women through structured questionnaires. The study aimed to assess women's roles in decision-making processes concerning household income, expenditure, and budget management. Results revealed that a majority of women (69.8%) perceive themselves as unable to make financial decisions on par with men, supported by a one-sample t-test (Mean = 2.48, SD = 1.045, t-value = -9.8, p < 0.001), indicating dependency and subordination to their husbands. Additionally, 69.8% of respondents do not consider women as the primary income sources in households, with a corresponding t-test (Mean = 2.52, SD = 1.141, t-value = -8.17, p < 0.001) reinforcing this view. However, the study found that women play a significant role in managing household budgets, with 48.5% acknowledging their involvement, as confirmed by a t-test (Mean = 3.17, SD = 1.082, t-value = 3.03, p < 0.01). In terms of expenditure decision-making, 42.8% of women reported active participation, supported by a t-test (Mean = 3.19, SD = 1.079, t-value = 3.42, p < 0.001). The findings highlight persistent gender disparities in financial decision-making but also indicate areas where women's involvement is acknowledged, suggesting a potential pathway for empowerment through increased economic participation. The study recommends targeted interventions to enhance women's financial decision-making capacity and promote gender equality in household financial management.*

**Key Words:** *Women's participation, Financial decision, Household income, Expenditure.*

## 1. INTRODUCTION:

The majority of rural women in Ethiopia have been excluded from having equal access and control over the fundamental resources such as land, credit, livestock, farm inputs and basic facilities and services. All of these have brought negative implications on the economic condition and position of women. Often it is observed that major emphasis in farm management is given to men's activities while the role of women and children in the Ethiopian farming systems has been ignored. Married women in particular are by-passed in the transfer of improved agricultural technologies assuming that they will get the information through their husbands (EARO, 2000).

Although different policies are formulated and adapted by Ethiopian Government, women in Ethiopia like several developing countries face a set of multiple, cross cutting and interrelated problems. These problems limit Ethiopian women's access to productive resources, basic health services, and educational and employment opportunities. Hence most of them do not participated in household income decision making processes (Demessie & Yitbark, 2008).

In addition, Abaynesh (2001), indicated women in Ethiopia are often faced with inequality in ownership of productive assets, something which has continuously reduced their access to resources and their say in decision making both within and beyond their households. Land, as the most important resource for the majority of rural households in the country, shows a huge gender divide in its distribution. On average 82 per cent of men but only 16 per cent of women own land (Abaynesh, 2001).

According to Mesay, in terms of ownership of property, the women in East Central Ethiopia have no equal right as men. In addition, the dominance of men in various income generating activities affects highly the economic empowerment of women in the Region which in turn affects their participation on decision making in household income (Mesay, 2012).

Likewise, as researcher has observed during my field work and some studies show that the role of women in East Central Ethiopia in general and women in Welenchiti Town in particular are not valued and their equal decision-making



power in household income is mostly minimal. Hence, the need to study women's participation level on decision making in household income and its influencing factors on the livelihood of the women in Welenchiti Town is for the reason that, women lack decision making power in household income due to socially constructed gender roles and responsibilities, which leads them resource poor that end up with the livelihood vulnerability of the community.

In addition, it has been done research on women's level of participation no decision making in household income in other places of sub-Saharan Africa and also in Ethiopia, but never done in *Welenchiti* Town. Therefore the study deemed to fill the gaps by assessing the participation levels of women in household financial decisions.

## **2. LITERATURE:**

### **2.1. Global Challenges on women's household decision making status**

#### **2.1.1. Gender Division of labor**

According to Roy et al. (2017) on study contribution of women to household income and decision making Bangladeshi families, income earning was usually the responsibility of males, while the remaining family member usually women and children are economically dependent. Women had no choice but to live in this dependent condition, due to their relatively lower educational levels and fewer marketable skills, the resultant lack of available employment opportunities, and a lack of social acceptance of women earning a living. Whereas women can contribute significantly to the socio economic improvement of the family if proper environment with facilities can be ensured.

According to Mekonnen and Asrese (2014), study on household decision making status of women in developing countries most communities affords inferior positions to women. In effect women are either under collective decision-making with their partners or completely rely on the male partner's decision on issues that affect their reproductive live. The socially defined gender roles of men and women gauge the power balance between the two sexes. When couples share household decisions, women have more power over the circumstances in their daily lives. In many developing countries, women have little education, limited decision-making power, few resources, and are faced with health services that are insensitive to their needs. It is widely asserted that increased gender equality within the household is a prerequisite for achieving improvements in all matters of development.

#### **2.1.2. The influence of Education on women's household income decision making:**

Level of education also affects women decision making power. If woman is educated and she is economically active in any work then her decision making power is higher as compared to illiterate or non-working women (Cavita, 2014). Therefore, wife education by itself increases the husband's confidence to involve women in the household decisions. It is likely to enhance female autonomy so that women develop greater confidence and capability to make decisions about their own health and lower rates of child mortality were observed among women with more decision-making power. As shown in different studies women household position was affected by, maternal age, education, income and residence. Women in better off annual income were more likely than those in poor and medium annual income to involve in household decision (UN, 2015).

Moreover, most of the literature considering the impact of education on women's autonomy focuses on developing countries and examines a range of different aspects related to the household. Women with a higher level of education make more household decisions regarding purchases and savings. Likewise, the higher the education level of their husbands, the more egalitarian these household decisions tend to be (Cavita, 2014).

Carlson et al. (2013) analyzed household decision-making in a high-stakes experiment in China, whereby spouses had to choose between risky lotteries (first separately and then jointly). Their analysis showed that although a couple's joint decision was typically similar to the husband's, women with more education than their husband had a stronger influence on the joint decision. different studies indicate that educated women is economically active in any work at that time her decision making power is higher as compared to illiterate or non-working women.

#### **2.1.3. The influence of Age on women's household income decision making:**

On the other hand, it is indicated in the world women report by United Nations (2015), the distribution of household bargaining power is also influenced by a woman's age at marriage and the age difference between a woman and her husband. Evidence from around the world shows that the age gap between husbands and wives can vary enormously among households. When the age gap between spouses is most extreme, the burden of domestic work and childcare severely constrains the life choices available to married girls and child mothers. This, in turn, affects the power that women have over household decisions (United Nations, 2015).

#### **2.1.4. Ignoring Women's contribution to the household income:**

As it is indicated by Yusuf et al. (2015), a Study on factors affecting the involvement of Women in Income Generating Activities, The dynamic changes in development process over the past twenty year's women generally make



up two-third of the work force in agriculture and produce income from Agriculture. Despite all these, women are still perceived as mothers, and house-keepers due to tradition. However the role of women in income generating activities is of paramount important to economic development in Africa.

Bradshaw (2013) indicated in here study on Women's decision-making in rural and urban households in Nicaragua: the influence of income and ideology. The values placed on what people do, and how they do it, may be more important than the actual value of the income they generate. So men who are seen to contribute all their money to the household may be afforded by women a value within the home that is not linked to income but to their having fulfilled their obligations to the household.

According to ILO (2016) study on contribution of women to household income and decision making, conducted a study demonstrate that, for substantive gender equality to be achieved, it is essential that societies recognize both women and men have a right to work and care. Gender inequalities at work can be eliminated only by neutralizing the disadvantages stemming from women's reproductive function and promoting the equal sharing of unpaid care work between women and men, and between the family and society at large ( Roy et al., 2017).

Rahman *et al.* (2016) observed that distance of agricultural field (where they work) from home, the number of available technologies use and the number of available male adult within the family were found affecting the women's decision to work in the field.

### **2.1.5. Women's limited access to financial services:**

The study by Bradshaw (2013) on women's decision-making in rural and urban households in Nicaragua highlights the importance of improving women's access to financial resources as a means of empowerment. This "private" economic empowerment can enable women to challenge public gender stereotypes and increase their participation in household decision-making, which is a key measure of their relative power within the home.

Despite women making up a significant portion of the rural labor force and being economically active in various sectors, they often face credit constraints compared to men. Studies from regions like Latin America, South Asia, and Sub-Saharan Africa show that rural women are more likely to face barriers in accessing financial services due to biased lending practices, such as being seen as smaller or less experienced clients and financial institutions not offering products tailored to women's needs (Fletschner & Kenney, 2014).

Interventions to improve rural women's access to financial services can enhance their productive capacity and relative household power. This can lead to more efficient resource allocation and better human capital outcomes, such as improved health, nutrition, and education, ultimately boosting long-term production capabilities and women's participation in household income decision-making.

Furthermore, supporting women to have their own source of income is seen as a promising means of empowerment. However, they often face challenges in the male-dominated business world, leading to economic dependence and loss of confidence (Mesay, 2012). These challenges highlight the need for targeted interventions to support women's economic independence and empowerment.

## **3. METHODOLOGIES:**

The study employed a cross-sectional survey design, which involved collecting information on all variables at a specific point in time. This design is beneficial for assessing the prevalence of certain characteristics or conditions within a population and for analyzing relationships between variables at a single point. The researcher used a quantitative research approach, which involves the systematic collection and analysis of numerical data to understand patterns, relationships, or trends.

The sample size was determined to be 381 participants, calculated using appropriate statistical formulas to ensure a representative sample of the population. To select the participants, multistage sampling techniques were used. This involved dividing the population into distinct groups or stages and then using random sampling methods to select participants from each group. This approach ensures that the sample is representative of the entire population and that various subgroups are adequately represented.

The primary data collection tool used in the study was a structured questionnaire. This questionnaire was designed to capture comprehensive information on women's participation in household financial decisions. It included sections on demographic information, income sources, access to financial resources, and the decision-making process within households. The questions were mostly closed-ended to facilitate easy quantification and analysis, and a few open-ended questions were included to capture more detailed responses where necessary.

The data collected through questionnaire were cleaned, coded and entered into computer software SPSS version 26. The analysis techniques were performed using frequencies, percentages, mean Standard Deviation and one sample t-test to assess the participation levels of women in household financial decisions in the study area.



#### 4. RESULT AND DISCUSSION:

##### 4.1. Background Characteristics of Respondents:

In this section, the general background characteristics of respondents were presented and discussed using descriptive statistics such as frequency and percentage. Analyzing the background information of the respondents is important to understand their profile included in the study.

Table 4.1: Background Characteristics of Respondents

Variables	Categories	n	%
Age	18-28 years	63	16.5
	29-39 years	105	27.6
	40-50 years	169	44.4
	51-61 years	44	11.5
	Total	381	100
Marital status	Single	86	22.6
	Married	199	52.2
	Widowed	64	16.8
	Divorced	32	8.4
	Total	381	100
Educational level	Did not attend formal education	96	25.2
	Grade 1-4	135	35.4
	Grade 5-8	88	23.1
	Grade 9-10	42	11.0
	Grade 11-12	20	5.2
	Total	381	100

Source: Survey data, 2024

The data reveals that the largest segment of the population falls within the 40-50 age bracket, comprising 44.4% of the total, followed by the 29-39 age groups at 27.6%, with the 51-61 age groups being the smallest at 11.5%. In terms of marital status, the majority of individuals are married (52.2%), followed by single (22.6%), widowed (16.8%), and divorced (8.4%). Regarding educational attainment, the most prevalent level is grade 1-4 education at 35.4%, followed by those without formal education at 25.2%. A smaller proportion has completed grades 5-8 (23.1%), while an even smaller fraction has reached grades 9-10 (11.0%) or 11-12 (5.2%).

##### 4.2. The Level of Women’s Participation on Decision Making in Household Income

In this topic, the current participation level of women’s decision making in household income in the study area were analyzed and presented in Tables 4.2 – 4.4.

Table 4.2: Respondents Participation on IGA, Asset Accumulation and Household Saving

Variables	Rating Scale					Mean (SD)	t-value (p-value)
	NP	LP	MP	HP	FP		
Generating income	28 (7.3)	121 (31.8)	188 (49.3)	36 (9.4)	8 (2.1)	2.67 (.827)	-7.74 (0.000)
Asset accumulation	22 (5.8)	177 (46.5)	132 (34.6)	47 (12.3)	3 (0.8)	2.56 (.811)	-10.61 (0.000)
Household saving	113 (29.7)	59 (15.5)	177 (46.5)	20 (5.2)	12 (3.1)	2.37 (1.059)	-11.65 (0.000)

Source: Survey data, 2024

Note: NP =No participation, LP= Low participation, MP= Moderate participation, HP= high participation and FP = Full participation

Numbers in bracket under rating scale refers to percentage

As depicted in Table 4.2, about 39.1% of women have low participation on income generating activities, whereas 11.5% of them have high participation. On the other hand, 49% of them have moderate participation. In addition, one sample t-test was computed to check whether the opinion difference exists between the mean value and standard test value. Accordingly, the t-test result with test value 3 is (Mean=2.67, SD=0.827, t-value= -7.74, p<0.001).

This indicates that there is significance difference between sample mean (2.67) and population mean (3) which indicated women have low participation on income generating activities.

Regarding the participation of women on asset accumulation, the majority (52.3%) of them have low participation. In contrarily, 13.1% of them have high participation. The rest 34.6% of them have moderate participation. To check whether significant differences exist between the mean value and standard test value, one sample t test was computed. Accordingly, the t- test with test value 3 is (Mean= 2.56, SD=.811, t-value= -10.61, p<0.001). The negative t-value of the t-test and its significance value indicates that in the study area the participation of women on asset accumulation was low.

Concerning the participation of women on household saving, the majority (45.2%) of them have low participation. In contrarily, 8.3% of them have high participation. The rest 46.5% of them have moderate participation. In addition, the one sample t-test result with test value 3 (Mean=2.37, SD=1.059, t- value= -11.65, p<0.001) reveals that in the study area the participation of women on household saving was low.

Table 4.3: Respondents Participation on Family and Friends Related Issue

Variables	Rating Scale					Mean (SD)	t-value (p-value)
	NP	LP	MP	HP	FP		
Take family members to a health center when they have encountered a health problem	16 (4.2)	81 (21.3)	174 (45.7)	82 (21.5)	28 (7.3)	3.07 (.942)	1.36 (0.175)
Children education and related payment	34 (8.9)	113 (29.7)	136 (35.7)	50 (13.1)	48 (12.6)	2.91 (1.13)	-1.58 (0.114)
Children marriage and related payment	178 (46.7)	65 (17.1)	80 (21.0)	30 (7.9)	28 (7.3)	2.12 (1.28)	-13.39 (0.000)
Helping family with my money	18 (4.7)	157 (41.2)	91 (23.9)	83 (21.8)	32 (8.4)	2.88 (1.07)	-2.20 (0.028)
Giving loans for friends or families	132 (34.6)	107 (28.1)	80 (21.0)	36 (9.4)	26 (6.8)	2.26 (1.22)	-11.89 (0.000)

Source: Survey data, 2024

Note: NP =No participation, LP= Low participation, MP= Moderate participation, HP= high participation and FP = Full participation

As summarized in Table 4.3, out of the total sampled respondents, about 45.7% of them have moderate participation on taking family members to a health center when they have encountered a health problem. On the other hand, 28.8% of them have high participation, while 25.6% of them have low participation. On the other hand, the one sample t-test with test value 3 is (Mean= 3.07, SD=0.942, t-value= 1.36, p>0.05). The result reveals that the difference is not significant. Therefore, there is no evidence to say the participation of women on taking family members to a health center when they have encountered a health problem was low or high.

Concerning the participation of women on children education and related payment, the study result shows that they have low participation (38.6%). On the other hand, 35.7% of them have moderate participation. The rest 25.7% of them have high participation. However, the one sample t-test with test value 3 (Mean= 2.91, SD=1.13, t-value= -1.58, p>0.05) reveals that the difference is not significant. Hence, there is no evidence to say the participation of women on children education and related payment was low or high.

Regarding the participation of women on children marriage and related payment, the majority (63.8%) of them indicated that they have low participation. The other 21% and 15.2% of sample women have moderate and high participation, respectively. In addition, the one sample t-test result with test value 3 (Mean=2.12, SD=1.28, t- value=-13.39, p<0.001) reveals that in the study area the participation of women on children marriage and related payment was low.

Regarding the participation of women on helping family, the study result shows women have low participation on helping family (45.9%). Additionally, the t- test result with test value 3 (Mean=2.88, SD=1.07, t- value= -2.20, p<0.05) reveal that there is statistically significant difference between the average mean and the population mean. Hence, one can conclude that women’s have low participation on helping family with their money.

Concerning the participation of women on giving loans for friends or families, the study result shows women have low participation on giving loans for friends or families (62.7%). Furthermore, the t-test result with test value 3 (Mean=2.26, SD=1.22, t-value= -11.89, p<0.001) also indicates that there is significance difference between sample mean (2.26) and population mean (3) which indicated that the participation of women on giving loans for friends or families was low.



Table 4.4: Respondents Participation on go to Market, Iquib and Idir

Variables	Rating Scale					Mean (SD)	t-value (p-value)
	NP	LP	MP	HP	FP		
Go to market to purchase clothes	17 (4.5)	90 (23.6)	164 (43.0)	76 (19.9)	34 (8.9)	3.05 (0.985)	1.04 (0.299)
Iquib and idir	12 (3.1)	71 (18.6)	184 (48.3)	88 (23.1)	26 (6.8)	3.12 (0.897)	2.57 (0.011)

Source: Survey data, 2024

Note: NP =No participation, LP= Low participation, MP= Moderate participation, HP= high participation and FP = Full participation

With respect to decision on go to market, about 28.8% of women participant have high participation, while 28.1% of have low participation. On the other hand, 43% of them have moderate participation. This implies that women in the study area have moderate participation on go to market to purchase clothes. Furthermore, the t- test result (Mean=3.05, SD=0.985, t-value= 1.04,  $p>0.05$ ) revealed that there is no statistical evidence that enables to conclude women have low/ high participation on decision on go to market.

Regarding women participation on *Iquib* and *Idir*, the study result shows, about 29.9% of them have high participation, whereas 21.7% of them have low participation. However, 48.3% of them moderately participate on *Iquib* and *Idir*. This implies that women in the study area have moderate participation on *Iquib* and *Idir*. The t-test with test value 3 is (Mean= 3.12, SD=0.897, t-value =2.57,  $p<0.05$ ). The positive t-value and the significant p-value revealed that respondents agreement on the given idea. This revealed that women participation on *Iquib* and *Idir* was low.

Although, there is some improvements, women`s involvement in productive activities is very minimal. Mostly women are confined with unpaid reproductive and household activities as a result, without participation on income generating activities and create their own income specially married women cannot participate in the household income decision making. On the other hand, in Female headed households women have better decision making opportunity for the reason that she is the one who decides in the household income. So currently there is some improvement at least husbands bring issues for discussion but they are the one who make decisions.

#### 4.3. Women`s Perception towards Household Income Decision Making:

Table 4.5: The Perception of Women towards Community Acceptance of Women on Decision Making in Household Income

Variables	Rating Scale					Mean (SD)	t-value (p-value)
	SD	D	N	A	SA		
Women`s DM on household income is accepted by their husbands	17 (4.5)	242 (63.5)	58 (15.2)	58 (15.2)	6 (1.6)	2.46 (0.859)	-12.28 (0.000)
Women`s DM on household income is accepted by their relatives	6 (1.6)	186 (48.8)	104 (27.3)	79 (20.7)	6 (1.6)	2.72 (0.863)	-6.35 (0.000)
Women`s current participation in household income DM is acceptable by the community	35 (9.2)	224 (58.8)	80 (21.0)	36 (9.4)	6 (1.6)	2.35 (0.835)	-15.09 (0.000)

Source: Survey data, 2024

Note: SD = Strongly disagree, D= Disagree, N= Neutral, A= Agree, and SA = Strongly agree

Regarding the acceptance level of women by their household, the majority (68%) of them disagreed, while 16.8% of them show their agreement. In addition, the t-test result with test value 3 (Mean=2.46, SD=0.859, t-value= -12.28,  $p<0.001$ ) indicated that women`s decision making on household income is not accepted by their husbands.

As depicted in Table 4.5, about 50.4% of women responded women`s household decision making on household income is not accepted by their relatives. However, 22.3% of them tended to the idea of agreement. As a result, the t-test with test value 3 (Mean= 2.72, SD=0.863, t- value= -6.35,  $p<0.001$ ) indicated significant difference. Hence, it is possible to conclude in the study area women`s household decision making on household income is not accepted by their relatives.

Concerning acceptability of women`s current participation in household income decision making, out of the total sampled respondents about 68% of women disagreed whereas, 11% of them agreed that women`s current

participation in household income decision making is acceptable by the community. The t-test with test value 3 is (Mean= 2.35, SD=0.835, t-value = -16.09, p<0.001). The negative t-value and the significant p-value revealed that respondents disagreement on the given idea. This revealed that in the study area women’s current participation in household income decision making is less acceptable by the community.

Table 4.6: *The Perception of Women towards the Right of Women on Women’s Decision Making in Household Income*

Variables	Rating Scale					Mean (SD)	t-value (p-value)
	SD	D	N	A	SA		
Women have right to make decision as men on household income	40 (10.5)	226 (59.3)	23 (6.0)	78 (20.5)	14 (3.7)	2.48 (1.045)	-9.80 (0.000)
Women believed as the main sources of income in the household.	39 (10.2)	227 (59.6)	30 (7.9)	47 (12.3)	38 (10.0)	2.52 (1.141)	-8.17 (0.000)
Women have role in managing household budget.	6 (1.6)	144 (37.8)	45 (11.8)	152 (39.9)	34 (8.9)	3.17 (1.082)	3.03 (0.003)
Women participate in household expenditure decisions making.	31 (8.1)	64 (16.8)	123 (32.3)	128 (33.6)	35 (9.2)	3.19 (1.079)	3.42 (0.001)

Source: Survey data, 2024

Note: SD = Strongly disagree, D= Disagree, N= Neutral, A= Agree, and SA = Strongly agree

Numbers in bracket under rating scale refers to percentage

The study found that the majority of women (69.8%) believe they cannot make household income decisions as men do, with only 24.2% feeling capable of making such decisions. A one-sample t-test (Mean = 2.48, SD = 1.045, t-value = -9.8, p < 0.001) confirmed that women feel dependent on their husbands and are offered inferior positions in economic, social, and political affairs, indicating persistent subordination.

Regarding income sources, 69.8% of women stated they are not the main income sources in their households, with only 22.3% agreeing they are. The t-test (Mean = 2.52, SD = 1.141, t-value = -8.17, p < 0.001) further supported that married women are not perceived as primary income providers.

For managing household budgets, 48.5% of women believe they have a role, while 39.4% do not. The t-test (Mean = 3.17, SD = 1.082, t-value = 3.03, p < 0.01) indicated a significant inclination towards women having a role in budget management.

In terms of household expenditure decision-making, 42.8% of respondents said women participate, compared to 24.9% who disagreed. The t-test (Mean = 3.19, SD = 1.079, t-value = 3.42, p < 0.001) showed a significant difference, suggesting women do participate in these decisions.

Table 4.7: *The Perception of Women towards the Right of Men on Decision Making in Household Income*

Variables	Rating Scale					Mean (SD)	t-value (p-value)
	SD	D	N	A	SA		
Males are the main sources of income in the household.	12 (3.1)	22 (5.8)	17 (4.5)	67 (17.6)	263 (69.0)	4.44 (1.031)	27.19 (0.000)
Males control over use of household income.	6 (1.6)	22 (5.8)	17 (4.5)	161 (42.3)	175 (45.9)	4.25 (0.903)	27.06 (0.000)
Women face challenges in order to make decisions in household income	10 (2.6)	59 (15.5)	4 (1.0)	106 (27.8)	202 (53.0)	4.13 (1.176)	18.78 (0.000)

Source: Survey data, 2024

Note: SD = Strongly disagree, D= Disagree, N= Neutral, A= Agree, and SA = Strongly agree

Numbers in bracket under rating scale refers to percentage

As summarized in Table 4.7, the majority (86.6%) of women participants showed that males are the main sources of income in the household while, 8.9% of them indicated that males are not the main sources of income in the household. In addition, the one sample t-test result with test value 3 (Mean=4.44, SD=1.031, t-value=27.19, p<0.001) reveals that males are the main sources of income in the household.

In line with males control over use of household income, about 88.2% of women agreed that males control over use of household income, whereas 7.4% of women disagreed. Furthermore, the t-test result with test value 3 (Mean=4.25, SD=0.903, t-value= 27.06, p<0.001) also indicates that there is significance difference between sample mean (4.25) and population mean (3). This indicated that males control over use of household income.



As Table 4.7 presents, the majority (80.8%) of women responded that in order to make decisions in household income they face challenges. In contrarily, 18.1% of them answered that women do not face challenges in order to make decisions in household income. Furthermore, the one sample t- test result (Mean=4.13, SD=1.176, t-value=18.78,  $p < 0.001$ ) showed that the majority of respondents agreed on the given idea. Hence, the result revealed that women face challenges in order to make decisions in household income.

## 5. CONCLUSION:

The participation level of women in household income decision making is low. Women in the study area have low capacity to control over asset and their income. Asset accumulation for women is still a problem. Children marriage and related payment were controlled by men. Likewise, women have less power to give loans for their friends or relatives. Even though women have moderate participation on *Iquib*, *Idir* and go to market to purchase clothes, powers related to income dominated by male because, women in the study area confined with unpaid reproductive and household activities.

Women themselves have accepted the dominance of men about household income decision. Women did not agree that their decision regarding household income will be acceptable by their husband, their relatives and the community at large. Since the community give inferior position to women and the dependency syndrome of women on their husband. Women also believe that they are not the main sources of income in the household. They have a responsibility to manage household budget. Males are the main sources of income and women simply did unproductive works that could not generate income by themselves. As a result, the perceptions of women affect themselves to participate on household income decision making since women developed poor self-belief that women are inferior to men due to socially constructed behavior and culture.

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