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DETERMINANTS OF RURAL WOMEN'S BARGAINING POWER AT THE HOUSE HOLD LEVEL: - A SURVEY STUDY AT WESTERN HARARGHE

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ABSTRACT

In developing countries, women play a vital role to the welfare of the family. They are basically viewed as the potential mothers and homemakers. Hence, bargaining power of women within the family has been looked upon as one of the important factors which may effect on well-being of the family. Thus, this study was designed to make assessment on determinants of rural women bargaining power in the house hold level at western Hararghe. The objective of the study was to measure and identify determinant factors that affects rural women bargaining power. The study employed mixed (qualitative and quantitative) approaches to collect the desired data using cross sectional research design. Both primary and secondary sources were deployed to collect data from targeted respondents and prepare data gathering instruments. The researchers used purposive and simple randomness sampling techniques to select 350 sample respondents from the study areas respectively. The data collected from sample respondents were analyzed using SPSS version 22 and descriptive research methods using simple statistical tools like mean, Standard deviations, maximum and minimum, percentage, frequency tables and graphs and charts were used to present the data and besides binary logit model was applied to identified and measure determinant factors. In relation with major determinant factors ethnic background of respondents, marital status, utilization of family planning service, right of land inheritance and average annual income are identified as major factors that affects rural women bargaining power in the study area. Based on the study findings the researchers recommend that government and non-government organizations should arrange short term trainings to improve rural women bargaining power.

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INTRODUCTION

Household decision making power is defined as women's ability to determine events in their lives, even though men and other women may be opposed to their wishes (Mason, 1986). In many countries, women have little education, limited decision-making power, few resources, and are faced with health services that are insensitive to their needs (Basu, 1996). It is widely asserted that increased gender equality within the household is a prerequisite for achieving improvements in all matters of development. The Programmed of Action adopted at the 1994 ICPD claimed that "improving the status of women also enhances their decision-making capacity at all levels in all spheres of life, which helps for countries development". The Beijing conference that followed in 1995 stressed the empowerment of women as one of the central development goals of the 21st century (UNIC, 1994).

Women's bargaining power is analyzed across a number of domains and is usually evaluated in relation to ownership status and access to resources (Mutakalin 2008). In many countries, traditional patriarchal beliefs are linked to limited decision-making power of women in the family, expressed in the gendered division of household labor that dictates, for example, that women stay home and take care of the household and the children (Majstorovic and Lassen 2011). In Ethiopia, men's and women's household roles are traditionally complementary, such that women assume responsibility for reproductive labor, including unpaid domestic work and child care. Women also contribute to the household income, with one study reporting that, worldwide, women spend up to 90 per cent of their incomes on their families, while men spend only 30 to 40 per cent (FAO 2011). The restriction of women's primary roles to the domestic sphere is understood as one of

the main causes of gender inequality as well as a major obstacle to implementing policies related to poverty alleviation (Sow 2010). Literature in the social sciences has indicated several factors that affect women's bargaining power. For example, in economics, resources, materials and labor income are sources of measurement for bargaining power. Other fields of study have tried to see the factors of bargaining power beyond resources. For instance, some studies in Ethiopia have linked education to increased access to skills through employment opportunities, to improved participation in social and political arenas, and to the avoidance of harmful traditional practices (Teller and Assefa 2011; Gunasekaran 2010). It is therefore important to understand the way individual-level preferences relate to intra household decision-making and to the welfare of differently positioned household members (Seebens 2010; Sow 2010; World Bank 2010). Gender inequality has a direct impact on the welfare of women which in turn further impacts on other members of the family, especially children (Seebens 2010). It has been shown that women who wield greater influence in household decisions can greatly improve their children's nutritional status (UNICEF 2006). Women's bargaining power may affect the way roles are distributed within the household, thus impacting on household production, allocation of labour, agricultural work and wage work (Doss 2011).

Many factors influence the bargaining position of women in the domestic sphere, in particular in rural contexts where traditional social structures remain highly influential (Dito 2011). In traditional societies where women's presence in public spaces, mobility and job options are limited, women rely heavily on men for engagement with the external social world (Dito 2011; Agarwal 1997). A wide range of measures and indicators of women's bargaining power have been used in understanding household dynamics, including income, employment, asset ownership and education (Doss 2011; UNICEF 2006). Ownership of assets such as land and non-land assets are often used as a proxy for bargaining power and can be important outcome measures (Njuki *et al.* 2014). Ownership of land, for instance, has a strong correlation with increased household food security (Kathewera-Banda *et al.* 2011; Ferede and Setotaw 2006). Further, social expenditures such as on education, health and food are positively linked to women's income and resources (Kathewera-Banda *et al.* 2011). Others have argued that bargaining power depends on wage rates (Pollak 2005). Social norms reinforce gender differences in bargaining power, for example, when women lack rights to land or property and other dimensions of social life (Agarwal 1997; Schmidt 2012; Rao *et al.* 2005; Mutakalin 2008). Moreover, poverty limits women's power to bargain (UN 2000). The sources of bargaining power thus reflect economic and non-economic factors and have a direct correlation with differentiating members within the household (Doss 2003). For instance, a person who earns the most money within the household often has the most influence in household economic decisions. Similarly, women with more wealth, education and assets may have greater bargaining power compared to poorer and less educated women (Doss 2003; Doss *et al.* 2014). In developing countries, women's bargaining power has mainly focused on their earnings gained or their assets acquired during marriage or brought with them into the marital home (Sow 2010; Doss *et al.* 2014). Although women make up 50 per cent of the world population, they are left behind in many aspects of welfare. They make up 70 per cent of the 1.3 billion poor people (UNDP 2011) and two

thirds of the illiterates in the world (WDR 2011). They earn less than men and their labour force participation is low and has only risen by four percentage points on average in the last 20 years (UNDP 2011). In contrast, their share of employment in the informal sector has been on the rise. This is especially true of women in low income countries. And these countries particularly show low scores in gender development and empowerment indices (UNDP 2011). Such deprivations have serious consequences. Depressed economic growth, for instance, is associated with gender inequalities in education (Klasen 1999, and Dollar and Gatti 1999). Women's deprivations in health, education and other aspects of welfare have serious intergenerational consequences (Christiaensen and Alderman 2001, Osmani and Sen 2003). In Ethiopia, the issue of women bargaining power is a huge problem at the household level since the country followed patriarchal system dominated by male. Due to these reasons and other socio cultural and religious factors; women's are lagging behind in ownership of land and other productive aspects, low preference of health outcomes and nutritious food items, low educational attainment, political participation and decision making power at the household level. As a result, the researchers' have been aims to conduct this research to narrow the existing gap related with rural women bargaining power in the study area.

MATERIALS AND METHODS

Description of the study areas: The study was conducted in West Hararghe zone of Oromia Regional State in Ethiopia. West Hararghe is bordered on the south by the Shebelle River which separates it from Bale, on the southwest by Arsi, on the northwest by the Afar Region, on the north by the Somali Region and on the east by East Hararghe (OFEDB, 2009). West Hararghe Zone has a total population of 1,871,706, an increase of 47.16% over the 1994 census, of whom 958,861 are men and 912,845 women; with an area of 15,065.86 square kilometers, West Hararghe has a population density of 124.23. While 160,895 or 9.36% are urban inhabitants, a further 10,567 or 0.56% are pastoralists. A total of 395,127 households were counted in this Zone, which results in an average of 4.74 persons to a household, and 380,019 housing units (CSA, 2007).

Data Source and Type: The data collected for this study was include both secondary and primary data. The secondary data were collected from published and unpublished documents from different relevant information sources. Primary data was collected from rural women using semi structured questioner and focused group discussion among 6-10 women in number from the study area. The questioner was pre tested and modified before the execution of the survey. The researchers hired enumerators to collect the data; who have acquaintance with the local language; culture of the local people and closed relationship with women were selected as enumerators. After the enumerators were selected they were trained and employed for the data collection.

Research Design and Strategy: The major focus of the study to be description of information related to the determinant of women bargaining power at the household level by collecting cross sectional data from the study area. So, the research design method was used for this research is both quantitative and qualitative research design method. Moreover, data were

collected from sample respondents using mixed method of research design and both the qualitative and quantitative data were analyzed and presented by triangulation to answer the specific objectives.

Sampling Technique and Sampling Procedures: In this study non-probabilistic statistical method, i.e. Purposive sampling technique was employed to select the study area. After the researchers determined the research area. After the research area is determined, a multi stage sampling technique was used to select representative sample respondents. In the first stage from West Hararghe zone 5 woredas were selected using random sampling technique and then from these five Woredas 350 sample respondents were selected. Furthermore, 10 FGD was held in each woreda to get the rural women bargaining power related with different issue.

Method of Data Analysis: In this study, both descriptive and econometric model were applied.

RESULTS AND DISCUSSION

Introduction: For this study the researchers distributed 350 questionnaires within 5 woredas of western hararghe zone to collect the desired data for study. To collect the relevant data enumerators were selected and trained on the procedure of collecting data from representative sample respondents. Data were collected from Chiro, Gemechis, Meiso, Oda Bultum and Xullo woredas of western Hararghe zone.

Background Information of Respondents

Table 1. Ethnic Background of Respondents

Ethnic Background		Household head type		Total
		Women headed	Men headed	
Oromo	Count	66	207	273
	% of Total	18.9%	59.1%	78.0%
Amhara	Count	8	17	25
	% of Total	2.3%	4.9%	7.1%
Gurage	Count	0	2	2
	% of Total	0.0%	0.6%	0.6%
Other	Count	33	17	50
	% of Total	9.4%	4.9%	14.3%
Total	Count	107	243	350
	% of Total	30.6%	69.4%	100.0%

Source: Own Survey result 2018

As depicted on the above table from the total 350 respondents 243(78%) are from Oromo, 25 (7.1%) are Amhara, 2(0.6%) are Gurage and the remaining 50(14.3%) are having mixed ethnic background or does not want to specify their background respectively. From these respondents 107(30.6%) constitutes women headed and 243(69.4%) are men headed households. These indicates that, most respondents are Oromo in terms of ethnic background and are men headed type of households since Ethiopia is having patriarchal type of household heads.

Marital Status of Respondents

As shown on Table 4.2. about marital status of respondents 20 (5.7%) are single, 302(86.3%) are married, 21(6%) are widowed and the remaining 7 (2%) are divorced. This indicates that most of the women in the study area 302 (86.3%)

are married. Further more, from the total number of sample respondents 107 (30.6%) are women headed and the remaining 243 (69.4) are men headed type of households.

Table 2. Marital Status of respondents

Marital Status		Household head type		Total
		Women headed	Men headed	
Single	Count	9	11	20
	% of Total	2.6%	3.1%	5.7%
Married	Count	78	224	302
	% of Total	22.3%	64.0%	86.3%
Widowed	Count	15	6	21
	% of Total	4.3%	1.7%	6.0%
Divorced	Count	5	2	7
	% of Total	1.4%	0.6%	2.0%
Total	Count	107	243	350
	% of Total	30.6%	69.4%	100.0%

Source: Own Survey result 2018

Religious Background of Respondents

Table 3. Religious Background

Religion		Household head type		Total
		Women headed	Men headed	
Muslim	Count	55	127	182
	% of Total	16.1%	37.2%	53.4%
Orthodox	Count	37	93	130
	% of Total	10.9%	27.3%	38.1%
Protestant	Count	8	14	22
	% of Total	2.3%	4.1%	6.5%
Other	Count	7	0	7
	% of Total	2.1%	0.0%	2.1%
Total	Count	107	234	341
	% of Total	31.4%	68.6%	100.0%

Source: Own Survey result 2018

Based on Table 4.3 from the total respondents 182 (53.4%) followed Muslim, 130(38.1%) follows Orthodox, 22 (6.5%) follows protestant and the remaining 7 (2.1%) follows other types of religions. This is in line with the zonal administration reports since most of the dwellers in western Hararghe follows Muslim religion.

Educational Level of Respondents

Table 4. Education level of respondents

Education level		Household head type		Total
		Women headed	Men headed	
Illiterate	Count	57	57	114
	% of Total	16.3%	16.3%	32.6%
Primary	Count	29	43	72
	% of Total	8.3%	12.3%	20.6%
Secondary	Count	4	63	67
	% of Total	1.1%	18.0%	19.1%
Above secondary	Count	17	80	97
	% of Total	4.9%	22.9%	27.7%
Total	Count	107	243	350
	% of Total	30.6%	69.4%	100.0%

Source: Own Survey result 2018

Based on Table 4.4. from the total sample respondents asked for their educational level 114(32.6%) are illiterate, 72 (20.6%) attended their primary education, 67 (19.1%) attended secondary education and the remaining 97 (27.7%) attended above secondary education. As a result, most women in the study area are illiterate. However, from these women in total

sum be able to read and write in the study area based on the respondents' response for educational attainment. As a result, in the study area women can negotiate with their partners closely since they do have the minimum education level to make decision in their daily life circumstances.

Descriptive Statistics Results

As it is shown in Table 4.5 the respondents' minimum age is 20 and their maximum age is 80 and the mean age of respondents is 37. Furthermore, among respondents there exists 11 years difference. In addition this, the respondents explained that their minimum family size is one and the maximum family size is 12 within the family. The mean family size showed 5 individuals within one family and the standard deviation showed that 2 individual difference among households in the study area. The data output revealed that age and family size are in line with the zonal administration reports and furthermore, it is consistent with the countries statistics bureau reports and total annual income showed 37000 Birr as minimum and 285650 Birr maximum annual income from different sources.

(9.4%) of children are entering to school with the decision of their fathers. In the study area, most 162(46.3%) children are send to school with the negotiation of wives and husbands. Besides, in the study area the responsibility of buying educational supplies for children, purchasing of clothes and follow up of educational progress is taken by women i.e. 162 (46.3%), 163 (46.6%) and 171 (48.9%) respectively. However, payment of tuition fee for students taken by both wives and husbands which constitutes 156 (44.6%).

Rural women bargaining power in relation with agricultural activities: In the study area renting of land is practiced among rural households when there exists shortage of land or when rural households have excess labor for agricultural productivity. As presented on the above table mostly 164 (46.9%) of rental of agricultural land is negotiate by husbands. And similar to husbands wives, both wives and husbands and children participated in negotiating of rental of agricultural lands. In addition to this, in the study area wives, husband, and children for different activities access land. The right to access land constitutes 54 (15.4%) by wives, 39 (11.1%) by husbands, 250 (71.4%) by both wives and

Table 5. Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Variance
Age	335	20.00	80.00	36.6090	10.58410	112.023
Family size	327	1.00	12.00	4.6177	2.37266	5.630
Total annual income	350	3700.00	287650.00	35451.00	30914.00	955945.0
Valid N (listwise)	312					

Source: Own Survey result 2018

Table 6. Status of Rural Women Bargaining Power

Sending children to school			Purchasing educational supplies		Purchasing clothes		Follow up educational progress		Payment of tuition fee	
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Wife	155	44.3	162	46.3	163	46.6	171	48.9	132	37.7
Husband	33	9.4	51	14.6	52	14.9	28	8.0	62	17.7
Both	162	46.3	137	39.1	135	38.6	149	42.6	156	44.6
Total	350	100	350	100	350	100	350	100	350	100

Source: Own Survey result 2018

Table 7. Rural Women Bargaining Power Relation with Agricultural Activities

Renting agricultural land		Right to access land		Right to lease or rent land		Right to inherent land		Purchasing of fertilizer		
	Freq	%	Freq	%	Freq	%	Freq	%	Freq	%
Wife	76	21.7	54	15.4	66	18.9	84	24.0	80	22.9
Husband	164	46.9	39	11.1	82	23.4	49	14.0	129	36.9
Both	94	26.9	250	71.4	186	53.1	112	32.0	125	35.7
Children	16	4.6	7	2.0	16	4.6	105	30.0	16	4.6
Total	350	100	350	100	350	100	350	100	350	100

Source: Own survey result 2018

Rural Women Status on Bargaining Power at Household Level

Status of Rural Women on bargaining power related to education issues. As presented on the above table; rural women negotiated with their partners to send their children to school, purchasing of educational supplies, purchasing of clothes, follow up of educational progress and in payment of tuition fees for students enrolled in higher education institutions. Rural women bargaining with their partners to send children to school. As it is presented on the above table 155 (44.3%) of rural women send their children to school by their own decision and 162 (46.3%) of women send children to school with negotiation of their husbands and the remaining 33

husbands and the remaining 7 (2.0%) by their children respectively. Thus, in the study area mostly land is accessed by both wives and husbands. Moreover, in the study area renting or leasing of land is practiced by 186 (53.1%) by both wives and husbands and right to inherent land is practiced by 112 (32.0%) by both wives and husbands too and also purchasing of fertilizer to increase agricultural productivity is made by husbands which constitutes 125 (35.7%).

Econometric Model Results: Description of the sample population and test of the association between the dependent and independent variables to identify determinants of rural women bargaining power in the household level was discussed in the previous sections.

Table 8. Binary Logit Model Output

Step 1 ^a	B	S.E.	Wald	df	Exp(B)
Ethnicity	-1.139***	.278	16.738	1	.320
Age	-.015	.032	.204	1	.985
Religion	-.127	.609	.043	1	.881
Education level	.286	.378	.572	1	1.331
Marital status	-1.499**	.809	3.431	1	.223
Family size	.063	.117	.288	1	1.065
Bank account	.995	.998	.993	1	2.703
Utilization of family planning service	.798**	.417	3.666	1	2.221
Names written on land certificate	.160	.403	.158	1	1.174
Right of land inheritance	.649***	.262	6.108	1	1.913
Participation on Equib/Idir	.489	.335	2.135	1	1.631
Extension service	.377	.457	.681	1	1.458
Health service	-.583	.484	1.453	1	.558
Average annual income	.000***	.000	3.782	1	1.000
Constant	.028	3.483	.000	1	1.028
Pearson- χ^2 value	79.4***				
-2Log Likelihood	124.33				
Prediction success	52.00				

Source: Model output (2018) ***, ** and * refers significant at 1%, 5% and 10%

However, to stimulate policy actions, identification of these factors alone is not enough unless the relative influence of each factor is known for priority-based intervention. Thus, Binary logit model was used to identify potential determinants of rural women bargaining power in the HH level. Before running the model, diagnosis test of multicollinearity was conducted. The method used to test the multicollinearity has been coefficient of contingency for all the discrete variables. The result indicated that there was no variable investigated that found to be highly correlated.

Interpretation of the Model Results: The binary logit model result, the maximum likelihood estimates reveals that determinants of rural women bargaining power in the HH level is determined by the interaction of different potential: demographic, socio-economic, and institutional variables. To test the measure of goodness of fit in logistic regression analysis, the likelihood ratio test (LR) that says chi-square distribution with degree of freedom (df) equal to number of independent variables included in the model (Gujarat, 2003); Consequently, the chi-square computed indicated, as the model was significant at 1% significance level. This implies that the null hypothesis stating the coefficients of independent variables less the intercept are equal to zero was rejected and the alternative hypothesis of non- zero slope was accepted. The other measure of goodness-off-fit in the logistic regression model is by observing the value in the prediction table as the model correctly predicted it or not. The fit is said to be good if the overall correct prediction rate exceeds 50%. In line with this, the observation is categorized user if the computed probability of user is greater than or equal to 0.5 (50%), and as women headed, otherwise. Accordingly, the result indicated that 52 % of the women headed and 48% of the men headed households were correctly predicted at the cut value of 0.5; and overall, the model correctly predicted 79.4 % of the sample cases (Table 4.8). Hence, the model predicted women and men headed categories of rural women bargaining power accurately.

Ethnic Background of Respondents (EBR): As expected, the relationship between ethnic background and rural women bargaining power at the HH level was negative and significant at 1% significance level. The implication is that as women ethnic background is differed from one the other, the probability of rural women bargaining power is decreased due

to cultural difference existed among them. The value of odds ratio for ethnic background of women is 0.32. This indicates that other things being kept constant, rural women bargaining power at HH level is decreases by a factor of 0.32 as the ethnicity of women differed from one the other. Marital Status (MS): Marital status of rural women showed significance and negative effect at 5% probability level on rural women bargaining power with their partners in the study area. Other things being constant, the odds-ratio in favour of rural women negotiation power with their partners decreased by factor of 1.499 among rural women when their marital status deferred from being married to unmarried.

Utilization of family planning Service (UFPS): Utilization of family planning service is important for rural women to minimize child bearing and rearing at the house level. However, mostly these rural women are expected to negotiate with their partners since they highly refused them to utilize the service due to the interest of their partners to have more children and religious prohibition to use the service in the study area. However, those rural women who get the opportunity to utilize the family planning service showed significant and positive effect at 5% probability level to negotiate with their partners in the study area. Other things being constant, the odds-ratio favors rural women opportunity to negotiate with their respective partners by 0.798 when they begin to utilize family planning service provided by health posts.

Right to inherit land (RIL): Fortherural community land is the most important asset owns by rural people. When rural women gets ownership and right to inherit land from their families; their productivity capacity and confidence to negotiate with their partners is improved. In the study area because of cultural practices and religious factors women and girls were denied to have ownership and inheritance of land from their families in the previous periods. But now, due to EPRDF government revision on land proclamation these women found the right to own land and inherit land from their families. Thus, women who have the right to inherit land showed significant and positive effect at 5% probability level on rural women negotiation power with their partners to make decision equal to their husbands to invest and practice agricultural activities. Moreover, rural women will make decision equal to their partners either to plough the land, to

rent the land or to apply different technologies and improved seeds and application of fertilizer equal to husbands to increase productivity. Thus, other things being constant the odds-ratio favours women negotiation power by 0.649 when women get the right to own land and inherit land from their families equal to male counter parts.

Average Annual Income (AAI): Average annual income showed significance and positive effect at less than 1% probability level on rural women bargaining power with their partners in the study area. Other things being constant, the odds-ratio favours rural women bargaining power with their partners increased by factor of 0.001 among rural women when their average annual income increased by 1% since rural women found freedom and confidence to equally negotiate with their partners.

CONCLUSIONS & RECOMMENDATIONS

Conclusions

This chapter investigates the effect of women's bargaining power on household level. It also examines how women's bargaining power shapes in ownership and inheritance of land and other valuable assets and rural women decision making power for issues that are takes place in their daily life outcomes at the household level. The chapter uses questionnaire data drawn from rural women from the study area. It also attempts to link this data to the information obtained from focus group discussions regarding factors that affects women's bargaining power. In the study area most women are married and have the culture to make discussions with their partners to make decision on different issues of their life out come at the household level. Rural women explained that most of the time they are negotiated with their husbands to send children to school, to buy educational supplies, to buy clothes, to rent their excess land, to practice agricultural activities and also negotiated with their husbands in any life outcome practices. Besides, widowed and single women make discussions with their children and other family members to make decisions. In addition to this, among different factors that affects rural women bargaining power ethnicity, marital status, utilization of family planning service, right to inherit land and average annual income found significant. From these variables, ethnicity and marital status of rural women affects women bargaining power negatively and other remaining variables found to affect rural women bargaining power at the household level positively.

Recommendations

In this part the researchers presents possible recommendations based on main findings found from result and discussions. Based on the main findings the following suggestions are given by researchers for improvement, change and input for policy implications for government and policy makers.

- The Binary logit model applied to identify determinate factors for rural women bargaining power at the household level showed that ethnicity of respondents significant and negative correlated with the dependent variable. That is due to the fact that, rural women cultural difference in practicing patriarchal system. Thus, for these groups of rural women short-term training on gender issues that are empowering them for equality should arranged to change the situation.
- Marital status of women showed that rural women bargaining power is significant and positively correlated with the dependent variable. That is to mean that when a rural woman gets married; she had the opportunity to negotiate with her partner about household issues. Thus, the researchers recommends that rural women needs to have married to improve her negotiation power.
- Utilization of family planning service showed that rural women bargaining power is significant and positively correlated with women bargaining power. That is to mean that when rural women begins to utilize family planning service, their negotiation power increased by 5% since rural women tried to convince their partners to utilize the service. Thus, the researchers recommends that rural women needs to begin to utilize family planning service to increase their confidence and negotiate equal to their husbands.
- Right to inherit land showed that rural women bargaining power is affected positively. That is to mean when rural women rights to inherit land and other financial resources are ensured; women negotiation power to apply improved agricultural inputs and modern technology. Besides ensuring right of land inheritance will increase women confidence and openness to equally make decision with their partners in relation to using land or renting land. As a result the researchers recommends that equal right of land inheritance for women and girls should practical practiced in west hararghe zone.
- Average annual income of rural women showed that when women's annual income is increased from year to year their bargaining power is affected positively. This is to mean that whenever rural women annual income acquired from on farm and off farm sources is increased their decision making power is improved. That is due to the fact that when rural women annual income is improved they be able to send themselves and their children to schooling to improve their knowledge. And also they will get financial freedom to have an access to media's and other sources of information. Thus, the researchers recommends that rural women should engaged on different on farm and off farm activities to improve their annual income.

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