

Empowerment of Area Development Society Workerson Awareness and Attitude Regarding Family Financial Management

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Abstract

Background: Financial management within the family is essential to avoid disease and disaster and to make a healthy family. The study was aimed to analyze the effect of empowerment programme on awareness and attitude regarding family financial management among the Area Development Society workers in selected panchayath in Thrissur District.

Objectives: The objectives of the study were to evaluate the effect of empowerment programme on awareness and attitude regarding family financial management.

Methods: The research design was two group pretest posttest design. The population was ADS workers in Thrissur district. 60 ADS workers were selected using multistage random sampling with 30 each in experimental and control group. The tools used were valid and reliable -FFM questionnaire (r 0.86) and FFM attitude (r 0.95).

Results and Conclusion: Statistical analysis was done using unpaired t test which revealed that mean scores of awareness and attitude regarding family financial management were significantly higher in experimental group than in control group (t 0.25, p 0.001 & t 4.26, p 0.001). It was concluded that the empowerment programme was effective in enhancing awareness and attitude regarding family financial management among ADS workers.

Key words: *ADS workers; Empowerment programme; Family Financial Management*

Introduction

Managing money and financial resources in a family is one of the important goals and activities at home. Everyone face financial disturbances in his life. Many families experience financial problems because of lack of budget, lack of resources, emotional reasons or catastrophic health expenditure. Poverty is a major determinant of health. Poverty and ill-health are age-old problems of mankind and a complex societal issue. WHO states that there is no single cause of poverty and the outcome of poverty is also different. WHO supports countries to design and implement 'pro-poor'

health policies which are health policies that prioritize and respond to the needs of poor people.¹

The emergence of Covid 19 also created a long-lasting impact on the various spheres of life especially among people in the lower social strata. As the economically suffering people were forced to live at the subsistence level during this pandemic period they are facing a precarious financial situation. It does not bode well for such groups because the predictions of financial recovery are a time taking process.²

Financial literacy is a significant factor in family financial management. It is a set of knowledge, skills

and a favourable attitude to foresee, make effective decisions and implement the most suitable financial plan. The unseen and invisible determinant of health is the family financial management which is the main concept core point of this research.

According to Amartya Sen, broad disparities between the 'haves' and 'havenots' are to be managed only through empowerment. Three distinct layers of empowerment are at individual, institutional and national level; thereby economic advancement and prosperity can be achieved.³ The health care system addresses family as a whole at the primary health center level. The structure and function of a family differ across the country based on social norms, cast, culture and income. There are remarkable variables run in families that contribute to the poverty illness vicious cycle. Income influences health and longevity through various clinical, behavioural, social, and environmental mechanisms.

The Kudumbashree Mission is under the Ministry of Rural Development and a pioneering attempt in Kerala for women empowerment. Area Development Society workers are employed for familiarizing Government schemes and programmes for women leadership, connect through neighbourhoods networks and connect for change through a group of neighbourhood women in society. Kerala Government started Kudumbashree mission in 1998 for poverty eradication, women empowerment in villages. Neighbourhood groups is the basic unit at grass root level, constituted with minimum 10, maximum 20 women in villages. 7-10 neighbourhood group is monitored by one Area Development Society worker. ADS workers are supervised by CDS workers who called Kudumbashree Chairperson. The ADS and CDS do auditing of accounts frequently. It was the pragmatic style of Kerala in decentralize the power to Panchayati Raj Institutions with the aims of eradicate absolute poverty within a definite time frame of 10 years under the Local Self Government and imposed by 73, 74th amendment of Indian constitution. It also

stands where deprivation of basic rights of women. As of today, 2.77 lakh neighbourhood groups, 19854 ADS and 1073 CDS now working under Kudumbashree in Kerala. This 3 tier structure play significant role in development activity to develop, participated planning an social audit.⁴

Though the income is high, several families run out of financial resources and are helpless in emergencies. The family financial emergencies are usually driven out of diseases and disasters that affect one or members of a family. Hence proper financial management within the family is essential.⁵⁻⁶

The population selected for the present study is Area Development Society workers under the Kudumbashree mission in Thrissur district. Area Development Society workers are employed under the Ministry of Rural Development Department, Government of Kerala. Their role is familiarizing Government schemes and programmes for women leadership, connect through neighbourhoods networks and connect for change through a group of women in society. Therefore the unidentified areas of financial management on knowledge and attitude of ADS workers to be focused for eliminate poverty among women in rural areas.

Statement of the problem

A study to evaluate the effect of empowerment programme on awareness and attitude regarding family financial management among Area Development Society workers in selected panchyaths in Thrissur.

Objectives of the Study

1. Analyze the effect of empowerment programme on awareness regarding family financial management among Area Development Society workers.
2. Analyze the effect of empowerment programme on attitude regarding family financial management

among Area Development Society workers.

3. Determine the relation between awareness and attitude regarding family financial management among Area Development Society workers.

Hypotheses: All hypotheses were tested at 0.05 level

H1: There is a significant difference in the mean score of awareness regarding family financial management between experimental and control group of Area Development Society workers.

H2: There is a significant difference in the mean score of attitude regarding family financial management between experimental and control group of Area Development Society workers.

H3: There is a significant relation between awareness and attitude regarding family financial management of Area Development Society workers.

Operational definitions

Empowerment programme: It is an educational program regarding family financial management for ADS workers. The education session comprises general aspects of family financial management, family budgeting techniques and Government financial assistance schemes. The teaching session is imparted through lecture cum discussion using power point slide which is lasted for 45 minutes, 15 minutes for sample family budget preparation, 10 minutes for feedback.

Awareness regarding family financial management: It is the knowledge of Area Development Society workers on family financial management, family budgeting techniques and Government financial assistance schemes.

Attitude regarding family financial management: It is the belief of Area Development

Society workers regarding the aspects of self appraisal of family financial management, readiness to do budgeting, belief about financial planning and valuing money which is measured using financial management attitude scale.

Conceptual framework

Theory of planned behavior by Jack Ajzen and Fishbein was used in this study.⁷ The concepts of key variables are –Normative beliefs and subjective norms, Control beliefs and perceived behavioral control and Behavioral intention and behavior.

Methodology

Research design : Two group pre test post test design.

Variables

- **Independent variable:** Empowerment programme
- **Dependent variables:** Awareness and attitude regarding family financial management

Setting of the study :

Kudumbashree offices in the selected panchayat, Thrissur were the setting of this study. Panchayats were Adat, Tholur, Kaiparamba, Avanur, Kolazhi and Mulamkunnathukavu Grama Panchayats under Puzhakkal block Panchayat in Thrissur district.

Population : The population selected for the present study are Area Development Society workers in Thrissur district.

Sample : The sample in this study were ADS workers under Puzhakkal Block Panchayath, Thrissur District. Sample size were 60 ADS workers, 30 in each control and experimental group of ADS workers.

Sampling criteria

Area development society workers who are working for minimum of 2 years and reside in the

selected area during study are included as sample.

Sampling technique: Multi stage sampling technique was used for this study. Multi stage sampling technique was used for this study. Sample selection started with enlisting 16 blocks in Thrissur district. By simple random sampling (lot method) Puzhakkal block selected from the enlisted 16 block Panchayats. There are 95 CDS workers in Puzhakkal block Panchayat. Among them 70 CDS workers were selected randomly. Under the 70 CDS workers there are 420 ADS are working. Out of them, 210 ADS workers were recruited by simple random sampling method. The final stage was selection of 60 ADS workers from the selected 210 ADS worker by simple random sampling method. Total of 60 ADS workers were recruited from each Panchayath for this study. That is 30 in control and 30 in experimental group of ADS workers.

Tools and techniques

Tool 1- Socio personal data sheet of ADS workers

Tool 2-Family financial management questionnaire

Tool 3- Financial management attitude scale

Family financial management questionnaire include 15 items related to 3 areas; basics of financial management, family budgeting techniques and government schemes for financial assistance. The scores were arbitrarily classified into 3. Good (10-15), average (5-9), and poor (1-4). Test retest reliability was estimated (r 0.86, p 0.001).

Financial management attitude scale includes statements of beliefs on family budgeting practices. The scores were arbitrarily classified into 3: Favourable (10-15), partially favourable (5-9) and unfavourable (1-4) and the scale was found reliable (r 0.95).

Ethical Considerations: The study got ethical clearance from Institutional Ethics Committee

, Government College of Nursing, Thrissur, No.B1/312/2015/CONTSR dtd 29.05.2019. Informed consent was obtained from all participants and privacy and confidentiality was maintained.

Data collection process

The study was conducted after obtaining permission from the Scientific Review Committee, Institutional Ethics Committee and administrative sanction from the Principal, Govt. College of Nursing, Thrissur and District Kudumbasree Mission Coordinator, Thrissur. The main research study was conducted from 20/05/2020 to 29/02/2020.

Pilot study : A pilot study was conducted among 6 ADS workers from 02/05/2020 to 07/05/2020.

Results

A. Socio personal characteristics of ADS workers

Among 60 ADS workers, 23.3 % in control group and 26.7% in experimental group belonged to the age group of 36-40 years. Majority, 73.3% in control group and 50.1% in experimental group were between 31-45 years of age and majority in both groups belonged to the Hindu religion (%). More than half (66.7 %) in control group and 73.3 % in experimental group of ADS workers belonged to nuclear family and most of them (96.7%) in both the groups were married. Majority, (86.7%) of ADS workers in control group and 83.3 % of ADS workers in experimental group were home makers. More than half of ADS workers (53.3%) in control group were educated up to secondary and the same percentage in experimental group were having above secondary education.

More than half of the ADS workers (53.3 %) in control group and majority (73.3%) in the experimental group belonged to families with a monthly income of Rs. 1001-4000/- and 56.7% of them in control group and 50% of them in experimental group belonged to

APL category. Moreover, 43.3% of ADS workers in control group and 30% of them in experimental group had income from self employment.

Majority of ADS workers 73.3% in control and 43.30% in experimental group preferred investment in Kudumbashree fund. Among them, 53.3% in control group and 70% in experimental group did not spend on expensive items in last month. Majority (73.3%) of ADS workers in control group had debt while more than half (53.3%) of ADS workers in the experimental group had no debt above two lakhs.

B.Effect of the empowerment program on awareness and attitude regarding family financial management among ADS workers between control and experimental group

Before the intervention, only 16.7% had good awareness regarding family financial management in both the groups of ADS workers. The mean pretest score of awareness in control and experimental group were 8.43 ± 1.83 and 8.23 ± 2.45 respectively. In posttest, it remained same in control group while mean awareness enhanced in experimental group to 13.53 ± 1.63 .

Majority of ADS workers (86.7%) in the control and (76.7%) in experimental group had favorable attitude regarding family financial management before intervention (43.3 ± 4.91 and 48.7 ± 3.32).

There was a significant change in mean awareness score ($t = 10.25$, $p < 0.001$) and mean attitude score ($t = 4.26$, $p = 0.001$) regarding family financial management between the experimental and control group after the empowerment programme. The programme was effective in enhancing the awareness attitude of ADS workers regarding family financial management.

Karl Pearson Correlation coefficient between awareness and attitude score ($r = +0.08$, $p = 0.51$) indicates a weak positive correlation existing between awareness and attitude regarding family financial management among ADS workers, but the

relationship was not statistically significant.

Discussion

The focus of the study was to evaluate the effect of empowerment programme on awareness and attitude regarding family financial management among ADS workers.

ADS workers are employed at ward level, they encourage and motivate neighbourhood groups and provide leadership to neighbourhood groups in taking up poverty eradication programmes. The ADS workers have potential and position to reach out to families through neighbourhood groups. They can make a great influence on rural women population with respect to the family financial management. Asian Development Bank published the 2011 statistics on personal and socioeconomic development reported that 21.9% global populations were below poverty line. The employed population is only 50%.⁵⁻⁶ A study was conducted to understand the family budget and its justification among residents and findings showed importance of family budget. This can contribute health of family members both mentally and physically.⁸

The present study identified that 46.7% ADS workers in control group only 30% of ADS workers in experimental group had family budget. So there is a need of educational programme regarding family financial management for making changes in the family budgeting practices. It was found that only 16.7% in control group and 5% in experimental group of ADS workers had good awareness and attitude was favourable in 56.7% in control & experimental group was 63.3% in pretest. A study was conducted on financial literacy of professional women in the District of Kochi, in 2012 also found that only 32% of respondents answered the financial concepts correctly.⁹ A study conducted to measure the level of personal financial management attitude of medical practitioners in Malaysia and found that 76.4% of respondent had a positive attitude towards personal

financial management.¹⁰ A cross sectional study was conducted to find financial management systems and practices used by rural women on the family budget and welfare of their families revealed that respondents some incorrect financial management practices like mental planning of expenditure (89%) and 79% could not handle financial emergencies.¹¹ A research study on financial problems and dissatisfaction influenced attitude towards financial counseling in Australian workers revealed that financial management practices and money attitudes significantly predicted financial problems. Financial management practices, money attitudes, and financial problems also significantly predicted financial satisfaction.¹²

Conclusion : Empowerment programme was effective in enhancing awareness and attitude regarding family financial management among ADS workers. It was also found that majority of them are not maintaining family budget as a tool for family financial management.

Implications of the study

The present study has got implications in the field of public health, social sciences, policy making and women empowerment programmes and on sustainable development goal SDG 1 and 3. It also marks its milestone in empowerment of women to make financial choices and thereby improving health status of people as poverty is a major determinant of health. Educate women regarding family budgeting to as a tool improve family welfare. Realistic family budgeting during home visit is earmark in enhancing family health. Adequate training can be given to all levels of health workers such as accredited social health activists, anganwadi workers, and junior public health nurse to the top of the infrastructure the mission coordinators as well.

Source of Funding- Self

Conflict of Interest –Authors declare no conflict of interest.

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