

An Empirical Analysis of Job Satisfaction and Financial Security among Anganwadi Workers with Reference to Amravati District

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Abstract

The job satisfaction and financial stability of Anganwadi Workers operating under the Integrated Child Development Services (ICDS) program in Amravati District, Maharashtra, have been investigated in this study. The provision of vital health, nutrition, and early childhood education services has been greatly aided by Anganwadi Workers; yet, their contributions have frequently been compromised by poor honoraria, erratic payments, inadequate social security, and difficult working circumstances. The goal of the current study has been to comprehend how these organizational and financial aspects have affected their general well-being, motivation, and job satisfaction.

Using a descriptive and analytical research approach, the study gathered primary data from 370 Anganwadi Workers who were chosen by stratified random sampling from Amravati District's tribal, rural, and urban districts. Data on the work environment, compensation, recognition, socioeconomic background, and financial responsibility have been collected through structured questionnaires and interviews. Government papers, ICDS records, and published research projects have all provided secondary data. The links between job satisfaction, financial stability, and socioeconomic characteristics have been investigated using statistical tools such correlation analysis, regression analysis, ANOVA, and chi-square testing.

The results show that Anganwadi Workers' job happiness has been greatly impacted by financial stability, prompt honorarium payments, acknowledgment, and encouraging work conditions. The study has brought attention to the necessity of legislative changes pertaining to professional growth, social security benefits, regular compensation, and financial literacy. Policymakers and administrators looking to improve the sustainability and efficacy of the ICDS program can benefit from the research's empirical and localized insights.

Keywords: Job Satisfaction; Financial Security; Anganwadi Workers; ICDS Programme

1. Introduction

Early childhood development, nutrition, and maternal and child welfare are all heavily prioritized in India's socioeconomic development strategy. One of the biggest and most extensive early childhood care programs in the world is the Integrated Child Development Services (ICDS) program, which was

introduced in 1975. Anganwadi Workers (AWWs), frontline employees in charge of converting policy goals into practical results, are at the core

of ICDS.

Over 14 lakh Anganwadi Workers and Helpers work in almost every rural and urban slum in India, according to the Ministry of Women and Child Development (MWCD), Government of India (MWCD, 2023). Supplemental nutrition, preschool education, health and nutrition education, immunization support, and referral services are just a few of the many services offered by Anganwadi Workers.

Core Responsibilities of Anganwadi Workers

- Delivery of supplementary nutrition to children, pregnant women, and lactating mothers
- Conducting early childhood education activities for children aged 3–6 years
- Assisting health staff in immunization and health check-up programmes.
- Maintaining extensive administrative records and digital reporting.
- Mobilizing community participation for health and nutrition awareness.

The range of duties given to Anganwadi Workers has greatly increased over time as a result of:

- Introduction of digital monitoring systems.
- Increased focus on outcome-based reporting.
- Additional duties related to elections, surveys, and special drives.

Their employment situation hasn't changed proportionately, though. Rather than being official government employees, Anganwadi personnel are still categorized as honorary workers. Benefits including pensions, gratuities, provident funds, and comprehensive health insurance are not available to them because of this classification.

A Conceptual View of Financial Security and Job Satisfaction

A person's general attitude toward their work is referred to as job satisfaction, and it is influenced by a number of factors, including the work environment, compensation, recognition, workload, and prospects for professional advancement. Stronger organizational commitment, lower absenteeism, and better performance are all linked to high job satisfaction.

Financial security, on the other hand, refers to the ability of individuals to:

- Meet current financial obligations
- Manage economic shocks such as illness or emergencies
- Save for future needs, including retirement

For Anganwadi Workers, financial security remains a persistent concern due to:

- Low honorarium compared to workload
- Irregular increments
- Absence of post-retirement benefits
- Rising inflation and household expenses

Inadequate financial pay has a negative impact on frontline care workers' motivation and retention, according to a number of national-level studies by NITI Aayog (2020) and the International Labour Organization (ILO, 2021). Nevertheless, there are very few empirical studies conducted at the district level, especially in areas like Amravati District that include a variety of socioeconomic features, such as rural, tribal, and urban populations.

Need for the Study

- Limited empirical evidence at the district level
- Growing workload and administrative pressure on Anganwadi Workers
- Policy debates regarding regularization and wage revision
- Need to strengthen ICDS outcomes through a motivated workforce

In light of this, the current study aims to investigate the relationship between these two crucial dimensions by conducting an empirical analysis of job satisfaction and financial security among Anganwadi Workers in Amravati District.

2. Review of Literature

Several studies have examined the working conditions and job satisfaction of Anganwadi Workers across different states in India.

- Patil (2019) discovered that poor honoraria and a lot of paperwork caused Anganwadi workers in Maharashtra to be under a lot of stress at work.
- Kaur and Kaur (2020) found that while financial unhappiness persisted, intrinsic drive and social recognition had a favorable impact on job satisfaction.
- Nair (2021) noted that one of the main causes of Anganwadi Workers' financial vulnerability is the lack of social security benefits.
- The ILO (2021) highlighted that the sustainability and quality of services are directly impacted by the economic insecurity of care workers.

While these studies provide valuable insights, most are either state-level or thematic in nature. There is a clear research gap in **district-specific empirical analysis**, particularly focusing on the combined dimensions of job satisfaction and financial security.

3. Research Methodology

3.1 Research Design

The study adopted a **descriptive and analytical research design** to examine perceptions, attitudes, and economic conditions of Anganwadi Workers.

3.2 Objectives of the Study

- To study the socio-economic profile of Anganwadi Workers in Amravati District
- To assess the level of job satisfaction among Anganwadi Workers
- To analyze the financial security status of Anganwadi Workers
- To identify factors influencing job satisfaction and financial security
- To examine the relationship between job satisfaction and financial security

3.3 Hypotheses

- H₁: There is a significant relationship between financial security and job satisfaction among Anganwadi Workers.
- H₂: Remuneration significantly influences job satisfaction among Anganwadi Workers.

3.4 Population and Sample

- **Population:** All Anganwadi Workers under ICDS in Amravati District
- **Sample Size:** 200 Anganwadi Workers
- **Sampling Technique:** Simple Random Sampling

3.5 Data Collection

Primary Data

- Structured questionnaire using a five-point Likert scale

Secondary Data

- MWCD reports
- ICDS manuals
- Academic journals and books

3.6 Tools for Analysis

- Percentage analysis
- Mean and standard deviation
- Chi-square test
- Pearson correlation analysis

4. Data Analysis and Interpretation

1. Level-wise Distribution of Job Satisfaction

Level of Job Satisfaction	Frequency	Percentage (%)
High	44	22
Moderate	96	48
Low	60	30
Total	200	100

2. Level-wise Distribution of Financial Security

Level of Financial Security	Frequency	Percentage (%)
Financially Secure	36	18
Moderately Secure	68	34
Financially Insecure	96	48
Total	200	100

3. Correlation between Job Satisfaction and Financial Security

Variables	Pearson Correlation (r)	Significance (p-value)
Job Satisfaction & Financial Security	0.62	0.000

Interpretation:

The correlation coefficient ($r = 0.62$) indicates a strong positive relationship between job satisfaction and financial security. The p-value (< 0.01) confirms that the relationship is statistically significant. Hypothesis testing (H_1 accepted)

4. Standard Deviation Analysis of Selected Factors

Factor	Mean	Standard Deviation
Salary Satisfaction	2.68	0.81

Factor	Mean	Standard Deviation
Workload	3.89	0.72
Recognition	3.45	0.65
Job Security	2.74	0.78

Interpretation:

Higher standard deviation in salary and job security indicates greater dissatisfaction variability, while workload shows consistently high pressure among respondents.

5. Chi-Square Test between Job Satisfaction and Financial Security

Test Parameter	Value
Chi-Square (χ^2)	18.76
Degrees of Freedom	4
Table Value at 5% Level	9.49
p-value	0.001
Result	Significant

Interpretation:

Since the calculated χ^2 value (18.76) is greater than the table value (9.49), the null hypothesis is rejected. This indicates a **significant association between job satisfaction and financial security** among Anganwadi Workers.

“Table 3 reveals a strong positive correlation ($r = 0.62$) between job satisfaction and financial security, indicating that improvements in financial security significantly enhance job satisfaction among Anganwadi Workers. Furthermore, the Chi-square test results presented in Table 5 confirm a statistically significant association between the two variables at the 5% level of significance.”

5. Results and Discussion

5.1 Socio-Economic Profile

The analysis revealed that:

- Majority of respondents were aged between 35–50 years
- Most had secondary or higher secondary education
- A large proportion belonged to lower-middle-income households

5.2 Job Satisfaction Analysis

Respondents reported:

- High satisfaction with social service and community respect
- Moderate satisfaction with training and supervision
- Low satisfaction with salary, workload, and promotion opportunities

5.3 Financial Security Analysis

Key findings included:

- Majority lacked retirement savings
- Dependence on spouse or secondary income was common
- Medical expenses posed major financial stress

5.4 Relationship between Job Satisfaction and Financial Security

Correlation analysis indicated a **positive and statistically significant relationship**, confirming that improved financial security enhances job satisfaction.

6. Conclusion and Policy Implications

The study comes to the conclusion that, despite financial constraints, Anganwadi Workers in Amravati District carry out socially important tasks. One of the key factors influencing job discontent is still financial uncertainty.

Recommendations for policy include: revising the honorarium structure; introducing social security and pension plans; reducing administrative burdens; and formally recognizing Anganwadi Workers as government employees.

To achieve sustained social development and improve ICDS outcomes, Anganwadi Workers' financial and professional standing must be improved.

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