

**IMPACT OF THE ARRIVAL OF CHILDREN ON TIME AND MONEY
MANAGEMENT OF FIFTY HOMEMAKERS IN
COIMBATORE CITY**

Reg. No. 6.

By

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**A Thesis Submitted to the University of Madras, in
Partial Fulfilment of the Requirement for the
Degree of Master of Science
March 1964.**

ACKNOWLEDGEMENT

The author expresses her grateful thanks to Dr. (Mrs.) Rajammal P.Devadas, M.A., M.Sc., Ph.D. (Ohio State), Principal, Sri Avinashilingam Home Science College for her valuable guidance through out the study. Grateful thanks are also due to Mrs. Mary John, M.Sc., Lecturer in Child Development for her guidance and suggestions. Sincere thanks are due to Miss R.Shanti, M.Sc., Lecturer in Mathematics for her guidance in statistical analysis, and to all the others who made it possible to accomplish this study.

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I. INTRODUCTION.

Management is the basic integrating process of the business activity that surrounds our daily life.

McFarland (1959)¹ defines management as the process by which responsible persons in an organisation combine various resources in achieving the given ends. Management implies the use of applications of science to solve problems. Walker (1957)² states, "Management is the judicious use of means to accomplish an end."

Management occurs whenever there is a problem of making a choice with regard to giving priority to one among the multiplicity of wants to be satisfied.

Management, in the home is that which is applied to living and of making a living. It is an integral part of family life and makes it successful. Gross and Crandall (1954)³ express, "Management is a part of the fabric of living. It's threads are interwoven because decisions for the use of resources are made, whether the family is at work or play." Management in the home, as viewed by Jordan et al (1957)⁴ is the art and science of organising,

directing and controlling society. Bonds (1950)⁵ states that the pattern of management is influenced by (1) age of the family members, (2) size of the family and (3) help received from others. According to Goodyear and Klehr (1954)⁶ home management is planning, directing, guiding, co-ordinating and evaluating the use of human energy and material resources of the family for the purpose of attaining family goals. According to Devadas (1958)⁷ happiness and abundant living is the goal of the family. Goals can be achieved only through wise planning of the use of available resources. Scarcity or limitation of family resources is a challenge to good management.

The woman is first and foremost a homemaker. According to Avinashilingam (1958)⁷ it is the wife and the mother that make a house, a home. Devadas (1958)⁷ states that the mother is the administrator of the home, the unflickering torch, and the infallible guide for all the members of the family.

A homemaker is an administrator and the executive. She carries on many household duties, executes most of the

jobs herself and supervises those done by others. As Devadas (1962)⁶ lists, preparing food to suit everyone's taste, serving meals, cleaning the house, stitching, mending, washing clothes, mending old garments, bringing up children, nursing the sick, attending to social obligations and relatives are some of her everyday activities. Even in families with servants, the homemaker's attention is required in guiding them. She is always busy. Devadas (1958)⁷ declares, "No profession in the world is as diversified as that of a homemaker. The proverb, says, "Man works from sun to sun, but a woman's work is never done."

A married woman assumes the role of a wife and a daughter-in-law, before the birth of children. In the traditional joint family she obeys other members of the family especially the in-laws, and carries out only the minor responsibility of homemaking. In the unitary family, the entire responsibility of homemaking lies on her shoulders, since the in-laws do not stay with her to help or guide.

After the birth of children, the responsibility of bringing up them is added to the various other duties she performs in the home. Devadas (1958)⁷ enumerates those duties as: cook, doctor, nurse, homemanager, companion, wife and mother. In order to accomplish these numerous duties efficiently, careful organisation and management of household activities is of vital importance.

Children occupy an important place in the family. Devanandan and Thomas (1960)⁹ point out that a family without children is considered incomplete or as a 'graveyard'. The arrival of a baby adds something new to the family. Gilbreth et al (1960)¹⁰ views the raising of children as a combination of physical, mental and emotional activities.

The care of children necessitates certain modifications in management. Child care demands a drastic revision of the housekeeping schedule of the homemaker. The younger the children are, the greater the organisation and planning necessary to run the home smoothly.

The homemaker needs to give time for looking after children. It may be necessary for her to overlook some of her personal needs and interests, and give up social activities in order to find time for the care of children.

Revision in planning of spending money on various items is also needed. While handling money, certain amount is need to be spent on the basic needs of children. The additional demand on income resource due to the arrival of children may make the family cut expenses on items such as recreation. The husband may try to increase the income by taking up an additional job. The homemaker may forego the help of the servant.

The young homemakers of today thus face the problems of management of time, energy, and money. Kyrk (1926)¹¹ points out that these areas of time, energy and money expenditure have been least studied with regard to middle class families. Myrdal and Klein (1956)¹² observe that there are no time studies done on the active motherhood period.

The purpose of this study is therefore to find out the changes and adjustments in time and money management of selected

homemakers with young children, through a record of time schedule and expenditure. It aims at eliciting the difference between:

(a) the expenditure of time by homemakers on household and personal activities before and after the arrival of children;

(b) the money expenditure in the household before and after the arrival of children.

functions for individual include, life and survival, sexual opportunity, protection and support, socialization and social identification. Vicks (1958)¹⁴ designates these functions as:

- a) Biological
- b) Economic
- c) Socialising
- and d) Spiritual

a) The Biological Function:

The family regulates the sex behaviour of adults, and protects and trains the youngsters. The biological function of mating leads to the function of child rearing.

b) The Economic Functions:

The family performs several economic functions for its members and for the society. It provides economic security by fulfilling the needs of children and preparing them for making their own living. Ogburn (1959)¹⁵ has pointed out that professional training is one of the important functions of the family.

c) The Socializing Function:

Human nature demands preparation for group living. The family is the first social group that the individual comes across. In the course of time he gets valuable lessons

Bigelow (1953)²¹, points out the variations in the length of the family life stages in different families. These variations depend upon the age of the couple at marriage, the period between the marriage and the birth of the first child, the number of children, and the intervals between them. Each stage develops in its own characteristic way, introducing various changes in family life.

3. Adjustments to be Made in the Different Stages:

Christensen (1958)²⁰ says "Adjustment is a matter of coming to understand each other's need and of being willing to give in or co-operate for the sake of harmony". According to Landis and Landis (1956)²², in human relationship, conflicts arise, and adjustment becomes essential for happy and peaceful living. They further comment that some adjustments are done throughout life and new adjustments are necessary as a result of change throughout the development of family cycle. Most of the adjustments are done during early years of married life. Landis (1957)²³ classifies the adjustment into six areas: sex relations, spending of family income, social activities and recreation, in-law relationships, religious activities and mutual friends.

The adjustment period differs for different areas. Longer time is needed for adjustment in sex relations, when

Feldman (1957)¹⁷ states that during the development of children careful money management is essential.

Burges and Cottrell (1959)¹⁵ point out that factors such as higher level of education, objective evidence of religious activity, number and sex of friends, participation in social organisations, and residence in neighbourhood of single dwellings are significantly related to marital adjustment. Economic items such as moderate income, savings, occupations, and continuity of employment are other positively related factors. Lemaster (1957)²⁶ observes the influence of the nature of profession on marital adjustments. According to Locke (1959)¹⁵ marital adjustment is associated directly with ability, acceptance of responsibility, consistency in dealing with children, leadership, ability to make decisions readily and determination. Personality pattern of adaptability is also important.

Christensen (1958)²⁰ points out the need of adjustment of the couple in the aging stage. Adjustment to the changing social environment, physical discomfort and monotony, dependency, loss of privacy and self respect, inability to develop new social contacts are characteristics of this stage of family life.

The adjustment in different areas helps the couple to work out a common philosophy which guides all the family members. These adjustments should progress with the progress in the family life cycle.

B. Management of Time and Money During Family Life Stages.

The management of time and money during family life stages was reviewed with regard to:

- 1) Problems of management of resources in modern family life.
- 2) Modification necessary in time and money management in different stages of family life.

1. Problems of Management of resources in modern family life:

The importance of management of resources in modern family life has been emphasized by many authors. Monroe et al (1932)²⁷ considered the management of family resources as essential for the optimum development of individual members. Nickell and Dorsey (1960)¹⁹ classify resources as human and nonhuman. Human resources include ability, attitude, knowledge and energy. Time, money, community facilities and services are included in the non-human resources. Riebel (1960)²⁸ remarks that all resources are inter-related, but limited. Gross and Grandall

(1954)³ observe with variations in the degree of limitations of different resources. Time is most limited of all resources. Different resources are important according to the degree of limitations. These limitations must be realized by the family while setting the goals.

Gross and Crandall (1954)³ have pointed out that goals are achieved only through the effective use of resources. According to Malone and Malone (1954)²⁹ to manage is to move towards goals.

Shujaat (1961)³⁰ describes the modern family as one limited to mother, father and adult children. Such a family with its own characteristics, differs from that of the olden times. Ogburn (1959)¹⁵ views the old family as a united, self sufficient, educational, protecting and religious unit. The losses of some of these features distinguish the modern family. Landis (1954)³² remarks that increased mobility, decline of work activities and religious training, shift of education and recreation to outside agencies and working of married woman outside the home are some significant characteristics of the modern family life. Moss (1961)³¹ has called attention to the trend towards decrease in age difference, between the spouses.

As Nehru (1958)³², mentions the Indian family is also facing the impact of tremendous changes to-day. Baig (1958)³³ reports that the younger members are migrating towards industrial areas, without following their traditional family business or profession. She further indicates that women are employed to meet the rise in the cost and standard of living. Devadas (1958)⁷, Anshon (1959)³⁴ and Kagal (1962)³⁵ point out the gradual breakdown of joint families to the nuclear families. Abroal (1963)³⁶ interpretes the impact of these changes as due to the emancipation and education of women.

Amidst all these changes, the family still performs its main function of bringing up children. Landis (1957)²³ asserts that childcare is still the responsibility of the modern family. Baig (1958)³³ emphasizes that homemaking and rearing of children are the homemakers' main duties. Sanderson (1952)³⁷ exhorts that modern families need to try to give more thought and efforts on sound rearing of children. On the other hand, it is a sad fact that child rearing is being neglected in the modern home due to the employment and increasing social activities of the homemaker. The situation arising out of the limitation of time is one of the pressing problems in modern families.

Limitations of time is greater when children are at their infancy. Many types of attention and care need to be given to them. In addition to physical care extended, formation of good habits and character building are to be processed during the early years. The mother needs to give the guidance and the training, required for children.

The numerous characteristics of the developmental stages of a child from birth upto six years of age have been discussed by several authors. These characteristics change and develop rapidly. The helpless one month old infant starts standing up and walking and talking when he is one year old. By eighteen months he starts bumping around and grabs whatever he can reach. By two years he develops his vocabulary. Children of two to five years run and play about independently. They mess up, dirty and destroy, thus interrupting mother's household work. As Oettinger (1956)³⁹ points out, unnecessary demands by her children also take much of her time. The homemaker struggles to bring quiet, order and cleanliness in the home in spite of the child's disturbances.

Commenting on Margaret Mead's time study Baber (1953)¹⁶ noted that with regard to women's life the stages were:

Kyrk (1926)¹¹ and Sanderson (1932)³⁸ cautioned long ago that money is another resource which needed careful handling in the family. Landis (1954)³¹ and Wells (1959)⁴² state that each family has its own problems in its financial management, depending upon the amount and kind of resources future prospects, commitments and abilities and skills in using the resources, knowledge, attitudes and values of the family and many other conditions. This is especially true of the middle class families with low incomes, who strive to maintain their standard of living and status at a higher level. According to Sturh (1959)⁴³ the arrival of the child changes the expenditure pattern of the family.

Peterson (1956)⁴⁴ points out that only few young families begin marriage with sufficient savings. In such families the birth of a child within the first ten months of marriage may upset their financial balance. Feldman (1957)¹⁷ forecasts a steady rise in expenses during the growth period of children. The middle class family, tries to meet the standards of both peer groups and parents. In that struggle children in those families experience tension and friction in the home. Adjustments such as controlling desires and expectations, or increasing income may help to overcome such tensions. Davis (1959)⁴⁵

views that there is likely to be an increase in the family income in the expanding stage. Foster (1957)⁴⁶ reports that this increase^{is} followed by increase in expenditure incidental to the child rearing.

Duvall and Lewis (1952)⁴⁷ and Jordan et al (1937)⁴⁸ have stressed that the child rearing stage is expensive, because of the needs to provide additional necessities such as clothing, special foods, doctors' services and extra help.

The modern homemakers thus face the problem of wise money management. They are forced to choose and achieve values within the available resources.

2. Modifications Necessary in Time and Money Management in the Different Stages of Family Life:

The early years of married life are designated as the beginning or establishing stage of family life. There is more leisure time for the homemaker and her social activities increase; Christensen (1958)²⁰ says that leisure activities are one of the important features of modern family life.

The young wife, if inexperienced in homemaking activities it takes some time to adjust. As Lenoir (1961)⁴⁹ and Nickell and Dorsey (1960)¹⁹ state, greater modifications

in time adjustment will be needed when the homemaker is employed outside the home. Duvall and Lewis (1952)⁴⁷ and Bigelow (1953)²¹ point out the draining of the family resources on establishing and furnishing the house.

With the arrival of the first baby, the family starts expanding. Duvall (1957)¹⁸ describes the family in the expanding stage as a busy bustling one with things strewn about, and jobs incomplete. In the quick succession of birth of children this stage becomes strenuous to the homemaker.

Cyrus (1957)²² divides the homemaker's day during this period between homemaking activities and child care. Protecting the young babies and guiding the older children keep her occupied physically, mentally and emotionally. If she is not able to meet the demands on her time, she seeks the help of other relatives, or paid servants and even overlooks her personal needs. The expanding stage which started with the birth of the first child, ends with the adult hood of the youngest. Goodyear and Klehr (1954)⁶ refers to the later years of this stage as peak years. Besides attending to child care and other household duties the homemaker at this stage is busy helping in the socialization of her children. As Feldman (1957)¹⁷ remarks the additional expenses on child care and education

tend to increase until children finish education. In many families the savings are drained off during this stage of life due to the extra expenditure.

After finishing education, children start earning. They may leave the home for a job, or marriage. With their departure, the family enters the contracting stage, with just the old couple remaining in the home.

With the contraction of family size, the homemaker is not as busy as before in household activities. The grown up children come home only at intervals with their children. The middle aged or aging husband and wife, are now free to visit them as they wish. The health problems of middle and old age, are the characteristics of this stage. Usually the husband is retired, and the family is ⁱⁿ need ^{of} support. Many times as in India, the old parents depend on their children for financial help.

C. Studies Conducted:

A few studies available on the time and money management of homemakers are reviewed in these pages.

As early as 1918, Woodbury's ⁽⁴⁹⁾ study pointed out that the time spent in washing and sweeping was greater in the family with young children. Mickell and Lorsey (1954) ⁵⁰

reported similar findings of the study conducted by the Bureau of Home Economics in 1928. They indicated that in their sample of 1500 rural and urban homemakers 30 per cent of time was spent on meal preparation by the rural homemakers, and 20 per cent by the urban homemakers. The homemakers spent more time in home making activities such as cooking, and cleaning of the house, while the urban homemakers spent more time on child care. On the whole the total time spent on home making activities was similar in both cases. Gross and Crandall (1954)³ mention the findings of a comparative study, done in 1920 that city homemakers spent a third of their total time on meal planning, while farm homemakers spent 45 hours per week.

Wilson (1932)⁵¹ found that the average time spent by homemakers in preparing meals was found to be 17.3 hours per week. The variations in time were proportional to the size of the individual family.

Andrews (1935)⁵² reported that the family expenditure study was introduced by the French Scientist Le Play in 1855. From his studies, Le Play proved that as income increased, the expenditure on food decreased and on cultural and educational items proportionately increased. The proportion spent on fuel, light, shelter and clothing remained practically the same.

Anderson (1960)⁵⁷ made a study of employed homemakers of Virginia, which revealed that they were unable to give the desired amount of time for personal activities due to their diversified role as home makers and wage earners.

According to Gaskill et al (1940)⁵⁸ corresponding changes occur in homemaking activities also, where there are changes in the family cycle. In a study of 14 attitudes towards homemaking responsibilities, the same authors mentioned that few were attitudes, reflecting the use of human resources such as family relationships; children; personality development; hospitality; social behaviours; time plans and leisure and recreation. Attitudes reflecting the use of material resources involved family spending; accounts and records; food and meal preparation, household buying; house work; home furnishing; and house. The majority of women agreed that the trouble and work of caring for little children far out-weighed the joys and happiness obtained from the children.

Referring to Jean Warren's study, Bonde (1950)⁵ points out that the pattern of time management of families with young children differs from that of families with older children.

The early time study of Brassard in 1926 with regard to the care of children upto the age of one year showed that 93 per cent of the time was spent in routine care of the children like feeding, bathing and dressing, while the remaining seven per cent went to non-routine activities such as sewing, mending, medical and miscellaneous.

The average time spent on child care by the mother was as follows:

Babies age in month.	1 month	4 months	8 months	12 months
Average time taken for the children.	5 hours 14 minutes	5 hours 27 minutes	6 hours 37 minutes	5 hours 18 minutes

Myrdal and Klein (1959)¹² refer to a study on the amount of time spent in home making and the number of children at the French Institute National detudes demographiques in 1947, on 1795 married women below the age of 44 years. It revealed variation in the working hours of women from 47 to 74 hours, per week, depending upon the number of children. It was observed that one child adds 18 hours, two children add 28 hours, and three or more children needed 39 additional hours per week to the normal time spent on household activities.

Gross and Grandall (1954)³ describe a time study with regard to the daily routine activities of the home makers, conducted by the Bureau of Human Nutrition and Home Economics. The study showed that both the rural and urban homemakers averaged between 8 3/4 hours of work, and 6 1/2 hours of leisure, which included activities other than recreation.

Genevieve, Schubert and Dalrymple (1959)⁶⁰ studied 104 young graduate home makers 18-25 years of age with young children, and found that one third of the homemakers had difficulty in planning time and in budgeting family finance.

Marrian (1955)⁶¹ reports a study on expenditure of young families in New Britain. The homemakers were within 30 years of age, and the maximum number of children was three. The author concluded that these families managed well considering their wealth and few years marital responsibility.

To determine the money management of young families, Wells (1959)⁴² interviewed 60 young rural families in, New York and the homemakers were within 30 years of age. The period of their married life was less than ten years. The study showed that more than 50 per cent of the families went into small debts during the first year of marriage for

furnishing their homes. More than half of the income was spent on basic necessities such as food and housing. The number of children did not seem to affect the amount of net saving.

Millar (1961)⁶² carried out a pilot study to find out the pattern of home management in three generations, in regard to time, money and energy. The selected sample belonged to the same family, representing its successive generations and were conscious of money management.

The study of Hunter (1961)⁶³ also showed that 60 per cent of the home makers faced problems in time management and 40 per cent in money management, due to the changes in family life cycle.

D. Methods of Studying Family Problems:

Different methods are available for studying family life situations. They are such as: Observation, Questionnaire, Case study and Interview.

Observations:

Goode and Hatt (1952)⁶⁴ stated that observation is the most primitive as well as most modern research technique. According to Good and Seates (1954)⁶⁵, observation seeks to ascertain the overt behaviour of persons by watching them directly. Moser (1958)⁶⁶ regards that

interview as the most valuable method for social inquiries. That interview is a reliable and valid method is supported by Young (1961)⁶⁴, who says, "The personal interview is the only instrument by which significant memories of the past and plans for the future can be associated."

Jahoda, et al (1957)⁶³ describes focus interviews as focusing attention upon a given experience and its effect. Young (1956)⁶⁴ informs that focus interview can be used with persons involved in a particular concrete situation. For all type of interviews, including the one on the certain guides formed the basis. Regarding the guides, Good and Seates (1954)⁶⁵ note, "A thread of questions provide for the interviewer, the answer he is seeking without gaps and doubtful interpretations." Careful planning with regard to the necessary information needs to be done for in advance of the interview.

III METHOD OF PROCEDURE

To find out the impact of arrival of children on time and money management of homemakers, the following steps were taken.

1. Selection of the method for the study.
2. Development of the interview schedule.
3. Selection of the sample of homemakers.
4. Conducting the interview and recording of data.
5. Analysis and interpretation of data.

1. Selection of the method for the study:

The interview schedule was selected because of the following advantages. It gives first hand information; helps to convey appropriate meaning to the interviewee and it helps to get reliable information. The interview method adopted in this study is called as 'focussed' method.

2. Development of the interview schedule:

As a basis for framing the interview schedule, two full time homemakers in Coimbatore, with preschool children, were visited. Their daily activities in performing the various daily household duties were listed. An interview schedule was then formed listing those activities.

The schedule was in a checklist form. It was tested, two times on two different groups which were not included in the final sample of fifty homemakers, selected for the study. In the light of the experience of the interview,

the schedule was modified for greater clarity and ease of administration. The interview schedule in this form was tested again.

The final schedule was to get information on the following items before and after the birth of the child.

The composition of the family, the socio-economic background of the family, daily time schedule of the homemaker, help received by the homemaker in performing the various household activities, monthly income and expenditure of the family and the intensity of some of the problems that are faced by the homemakers, due to the arrival of the children.

3. selection of the sample of homemakers:

To select the sample of homemakers the following criteria were set. Those families:

1. Which were in ^{the} middle income group*
2. Where the homemakers were not employed outside,

(As there is likely to be much difference in the management of time and money between the two groups, the employed and unemployed)

3. Which have only one or two preschool children, (as the preschool children demand a good deal of the time of the homemaker, and a new mother will have more problems of time and money management.)

* The middle income group included those who earn between Rs. 150-850/- per month, that is lower middle, middle^{middle} and

4. Where the homemakers were within the ^{range} of 17 to 30 years, (because this is usually the active motherhood period) were selected.

Fifty homemakers residing in different localities of Coimbatore were included in the sample. They were approached through the students of Sri. Avinashilingam Home Science College, Nursery Schools and Ladies Club.

The Sample:- General background.

Among the samples 28 (56%) of the families had Tamil as their mother tongue. There were 8 families (16%) speaking each Telugu and Kannada and 3 (6%) speaking Malayalam. Konkani, Sourashtraian and Marathi families were only one (2%) in each group.

Out of the 50 homemakers studied, 24 belonged to towns, 15 to cities and the ^{11 to} rural area. Forty nine homemakers in the sample belonged to 16-24 years age group and one to 25-27 group before the birth of children; whereas 36 of the mothers were in 22-27 years age group, and the rest in the older group. (See appendix IV.)

The distribution shows that ⁴⁰ ~~40~~ (80%) of the husbands belonged to the age group 22-30 and 10 (20%) to the 31-39 group before the children were born, forty one

 upper middle class. This information was obtained from the National Council of Applied Economic Research Delhi.

fell between 28-36 years; 4 fell in the younger age group and 5 in the older group after the birth of children.

Among ^{the} other relatives one (2%) fell in the 16-18 age group, 4 (8%) in the 22-27 age group, one between 31-35 and the remaining 33 were above 40 years and below 63 years.

TABLE No I

FREQUENCY DISTRIBUTION OF CHILDREN ACCORDING TO AGE AND OCCUPATION.

Occupation	Age in years						Total
	0-1	1-2	2-3	3-4	4-5	5-6	
At home	6	21	11	11	1	-	50
In Nursery School	-	-	8	3	5	-	16
In Primary School	-	-	-	2	3	8	13
Total	6	21	19	16	9	8	79

Table I indicates that there was a total of 79 children in the 50 families of which, 6 were below one year, 21 were between the age of 1-2 years, 19 between the age of 2-3 years, 16 in the 3-4 years, group, 9 in 4-5 years group and 8 in 5-6 years group. Among them, 29 were attending schools, 16 Nursery Schools, and 13 Primary Schools and the remaining 50 stayed back at home with their mothers.

The educational level of the family members showed that except one, all homemakers were literate. A majority of 29 (58%) have had high school education, of the remaining 15 (26%) had secondary or primary education. Five homemakers (10%) had attended college. Twenty three (46%) husbands had a degree, and 7 others (14%) had been to College. Among the rest, 18 (36%) had high school education and two (4%) secondary school education.

4. Conducting the interview and recording of data.

The homemakers were visited between 2 P.M., and 6 P.M., as it was found a relatively convenient time for them.

First, rapport was established between the interviewer and the interviewee through self introduction. After a short friendly talk, the purpose of the study was explained. First the general information were gathered and then the homemakers were encouraged to talk about their time schedule, and money expenditure pattern; where they were met specific or clear questions were asked. It took some time for the homemakers to recall the past experiences and hence the approximate time taken to interview each was one and half an hour.

5. Analysis of data:

The data obtained was analysed in the following ways:

The various activities mentioned in the time schedules

were listed and grouped under eight sub headings (see Appendix II) The various items of expenditure were also grouped under the sub-headings as it was given in the questionnaire.

The mean time spent by the 50 home makers on eight activities before and after the arrival of children was found and the students 't' test was applied to find out if the mean differences were significant. The data on expenditure also was analysed in a similar way.

IV RESULT AND DISCUSSIONS

The results of this study, on the impact of the arrival of children on the time and money management of 50 homemakers are presented in the following orders-

A. Impact on time management.

B. Impact on money management.

A. Impact on Time Management:

The impact of arrival of children on the time management of homemakers is discussed under the following aspects.

1. Time expenditure of homemakers before and after arrival of children.

2. The ways in which homemakers met the increased demand on time.

1. Time Expenditure of Homemakers Before and After Arrival of Children:

The average time spent by the 50 homemakers on the different daily household activities, in the establishing period, that is before the arrival of children, and during the child rearing period is given in Table II.

TABLE II
AVERAGE TIME SPENT BY THE 50 HOMEMAKERS ON DAILY ACTI-
VITIES BEFORE AND AFTER THE BIRTH OF CHILDREN.

Daily activities.	Average time spent per day				Difference		Value of 't'
	Before the birth of the child.		After the birth of the child				
	H.	M.	H.	M.	H.	M.	
I. Personal	2	32	1	51	42		0.008
II. Rest	9	30	8	38	53		.0053
III. Recreation	3	24	2	44	40		2.892*
IV. Cleaning	1	22	1	39	16		0.00009
V. Laundry	1	20	1	13	6		.008
VI. Cooking	5	02	4	41	20		0.0984
VII. Other household activities	1	57	1	05	52		0.224
VIII. Child care		Nil	3	36			
IX. Shopping		Nil		Nil			

H = Hours: M = Minutes: S = Seconds

* Significant at 5 per cent level

Table II shows the average time spent on personal activities by the homemakers was reduced by 42 minutes due to the arrival of the children. Similarly, the time spent on rest, recreation and household activities has been greatly

out out. The average time spent on laundry was also shortened by 20 minutes respectively. The time spent on cleaning however had increased by 16 minutes, during the child rearing stage. Children messed up and dirtied the floor, spilt and strew things and hence the homemakers spent more time on cleaning than before in order to keep house orderly.

The figures in table II indicate that the additional responsibility of child care in the child rearing stage had resulted in the homemakers sacrificing on the whole, 2 hours and 15 minutes of her personal time, and reducing the time spent on cooking, laundry, and other household activities by 1 hour and 18 minutes. It is interesting to note that neither before the arrival of children, nor after, any of the homemakers did their own shopping.

The statistical analysis of the differences in the mean time spent before and after the arrival of children, on all the seven household activities applying the 't' test, indicates that, the difference between the time spent on rest before and after the arrival of children was ^{not} significant at the one per cent level. This was the greatest difference of all the mean differences. The average time spent on rest before the birth of the child was cut down to 53 minutes.

**SHRI AVINASHILINGAM HOME SCIENCE COLLEGE
COIMBATORE-11.**

**TIME AND MONEY MANAGEMENT OF SOME HOMEMAKERS BEFORE AND
DURING THE UP-BRINGING OF CHILDREN UP TO THE AGE OF SIX YEARS**

House No:

Date of Interview:

I. (a) Name and Address of the Homemaker:

.....

(b) Religion:

(c) Mother Tongue:

(d) Locality

(i) Villages

(ii) Town:

(iii) City:

II. Family Composition Before and After the Birth of the child:

Serial No.	Family members	Age before the birth of the child. years	Age after the birth of the child. Years
1.	Homemaker		
2.	Head of the family		
3.	Other family members:		
	Adults		
	Adolescents		
	Children		

III. EDUCATIONAL BACKGROUND OF THE FAMILY MEMBERS:

S.No.	Family members	Educational level			
		Primary	Secon dary school	High school	College Under Graduate

1. Homemaker
2. Head of the family
3. Other family members;
 - a. Adults
 - b. Adolescents
 - c. Children

VI. Help Rendered to the Homemaker by Others in Household Activities:

No.	Household activities	Before the birth of the child		After the birth of the child	
		Adult mem- bers (No. 1,2,3)	Servant	Adult mem- bers (No. 1,2,3)	Servant

I Cleanings

1. Sweeping
2. Mopping
3. Cleaning utensils
4. Cleaning grains

II Arranging furniture:

III Laundry:

1. Washing clothes
2. Ironing

IV Food preparations:

1. Storing water
2. Preparing coffee
3. Preparing breakfast
4. Serving breakfast
5. Preparing lunch
6. Serving lunch
7. Preparing coffee and tiffin
8. Serving coffee and tiffin
9. Preparing dinner
10. Serving dinner

V Child care:

1. Guiding the child in
brushing
2. Bathing
3. Dressing
4. Toileting
5. Feeding
6. Taking out for a walk
7. Playing with the child
8. Telling stories
9. Putting to sleep

VI Shoppings

VII Any others

**VII. Monthly Expenditure of the Family Before and During the Up bringing
of the Children upto the Age of SIX Years:**

No.	Items of expenditure	EXPENDITURE	
		Before the birth of the child	After the birth of the child
A.	<u>Food:</u>		
	1. Cereals		
	2. Pulses		
	3. Vegetables, fruits		
	4. Milk		
B.	<u>Clothing</u>		
	1. For adult		
	2. For the child		
C.	<u>Housing</u>		
	1. Rent		
	2. Electricity		
	3. Fuel		
D.	<u>Health</u>		
E.	<u>Educational</u>		
	1. Newspapers		
	2. Books		
F.	<u>Recreation</u>		
G.	<u>Servants</u>		
H.	<u>Saving</u>		
I.	<u>Miscellaneous</u>		
J.	Any other		

VIII.

	Very much	Much	Little	Nil
--	--------------	------	--------	-----

A. 1. After the arrival of the child,
time spent on the following
activities have increased:

a. Keeping the house clean and
neats

b. Cooking

c. Washing clothes

d. Stitching clothes

Any others:

e.

f.

g.

h.

2. It is difficult to manage with
the available time after the
arrival of the child:

3. It is difficult to manage with-
in the income after the arrival
of the baby

B. Any other comment(s)

Name of the interviewer:

1-11-1963

Shyamala Harode.

APPENDIX II.

CLASSIFICATION OF THE DIFFERENT ACTIVITIES.

1. Personal activities:

Brushing and combing hair, bathing, dressing, taking food and prayer.

2. Rest:

Afternoon nap, night sleep.

3. Recreation:

Going out for a walk, visiting friends, listening to radio, chatting, knitting, reading and music.

4. Cleaning:

Sweeping, mopping, dusting furniture, cleaning utensils and rooms.

5. Laundry:

Washing clothes and ironing.

6. Cooking activities:

Preparing coffee, tiffin, breakfast and other meals and serving other members.

7. Child care:

Guiding children in brushing, bathing, dressing, toileting and eating, taking them out for a walk, telling stories and putting to sleep.

8. Other household activities:

Arranging furniture, arranging house, cleaning grains, storing water saving, mending, helping other adult members in accomplishing their jobs and supervising servants.

APPENDIX III
ANALYSIS OF MEAN DIFFERENCE IN TIME CONSUMPTION
FOR DIFFERENT HOUSEHOLD ACTIVITIES PERFORMED
BEFORE AND AFTER THE BIRTH OF CHILD

Activities	Mean difference		't' Value
	Minute	Second	
I Personal	42	48	0.008
II Rest	53	—	.0053
III Recreation	40	—	2.892*
IV Cleaning	16	—	0.00009
V Laundry	6	—	.008
VI Cooking	20	—	0.098
VII Other household activities	53	—	0.224
VIII Child care	Nil		
IX Shopping	Nil		

$$t = \frac{M_1 - M_2}{\sqrt{\frac{\sum x_1^2 + \sum x_2^2}{N_1 + N_2 - 2} \left(\frac{N_1 + N_2}{N_1 N_2} \right)}}$$

Where M_1 and M_2 = Means of two samples
 $\sum x_1^2$ and $\sum x_2^2$ = the sum of squares in the two samples
 N_1 and N_2 = Number of homemakers in the two samples.

APPENDIX IV

AGE DISTRIBUTION OF FAMILY MEMBERS

	Age in years											
	16-18	19-21	22-24	25-27	28-30	31-33	34-36	37-39	40-45	46-51	52-57	58-63
Family members	B	A	B	A	B	A	B	A	B	A	B	A
Homemakers	11	-	21	7	17	16	1	20	-	7		
Husbands	-	-	-	9	-	17	4	14	14	8	18	1
Other adult members	-	1	-	2	2	-	-	1	-	1	-	4
												3
												3
												6

B: Before A After.

APPENDIX V

**ANALYSIS OF MEAN DIFFERENCE IN THE
CONSUMPTION OF MONTHLY INCOME.**

Item of expenditure	Mean difference	t value
Food	+ 1.28	- .17
Clothing	+ 0.48	- .047
Housing	+ 1.57	
Health	+ 2.19	- .138
Education	+ 0.48	.528
Recreation	- .56	.015
Servant	- 1.43	.25
Saving	- 7.41	.0067
Miscellaneous	+ .68	.019

$$t = \frac{M_1 - M_2}{\frac{\sqrt{\frac{\sum x_1^2 + \sum x_2^2}{N_1 + N_2 - 2}}}{\left(\frac{N_1 + N_2}{N_1 N_2}\right)}}$$

- Where M_1 and M_2 = Means of two expenditure patterns
 $\sum x_1^2$ and $\sum x_2^2$ = The sum of squares in the two stages
 N_1 and N_2 = Number of families in the two stages.

TABLE IV

NUMBER OF HOMEMAKERS RECEIVING HELP IN DIFFERENT HOUSEHOLD ACTIVITIES

Activities	Before the Birth of the child		After the birth of the child		Difference
	Number of Homemakers helped by Adult members	Number of Homemakers helped by Servant Both for and for	Number of homemakers helped by Adult Servant Both for and for	Average time help was received After	
	Adult members	Servant Both for and for	Adult members	Servant Both for and for	Hrs. Mts. Hrs. Mts.
Cleaning	1	34	1	32	2 46 + 0
Laundry	2	26	2	28	32 1 37 1 15 - 0
Cooking	12	6	9	3	12 1 35 2 20 + 0
Shopping	32	18	30	18	50 0 30 0 48 + 0
Other activities	5	2	2	4	8 0 30 0 30
Child care	-	-	50	-	4 54 - 4 32 + 4

Total number of Homemakers who received help = 57

Number of homemakers who received help = 37

Table IV shows that in all the household activities, the homemakers received help from others, either adult members in the family or from servants, or both. Thirty five homemakers received help for two hours and four minutes towards cleaning before the birth of the child. The same help was received by these homemakers after the birth of children also, but the time for which help was given increased to two hours 46 minutes, that is 42 minutes of extra help.

In laundry, 30 homemakers received help for one hour 57 minutes before, and 32 homemakers afterwards, but the average time decreased to one hour and 15 minutes. This must be because more of laundry work was given to outside agencies, after the arrival of children.

Eighteen homemakers were helped before and 12 after, the birth of children, in cooking, but the average time for which help was given increased by one hour and five minutes after the birth of children. Probably this was one of the reasons, for a decrease in the mean time spent on cooking by the homemakers as shown in Table IV.

Table IV also shows that all the fifty homemakers were helped in child care activity by other adult members, for an average time for hours and 32 minutes. Four homemakers received help from both relatives and servants.

TABLE V

THE DIFFERENT WAYS OF TIME ADJUSTMENT BY 50 HOMEMAKERS

Different ways	Number of homemakers
1. Cutting time on:	
i. Personal activities	45
ii. Rest	42
iii. Recreation	39
iv. Other household activities	35
v. Cooking	34
vi. Cleaning	17
vii. Laundry	10
2. Going to bed late	15
3. Getting up earlier	13
4. Taking help from other members in the family	9

Table V summarizes the different ways in which the 50 homemakers were making personal adjustments to meet the increased demand of time.

Table V shows that 45 homemakers spent less time on personal activities; 42 homemakers spent less time on rest and 39 homemakers spent less time on recreation. The number of homemakers curtailing time on cooking, cleaning and laundry were found to be 34, 17, and 10 respectively. Fifteen homemakers kept up for a longer

time in the night while 13 homemakers got up earlier in the morning. Nine homemakers sought help from other members of the family. Each homemaker tried to manage the increased time demand by adopting one or more of these ways and the time gained in the different ways was spent on child care.

B. Impact on Money Management

The impact of arrival of children on the money management of homemakers is discussed under the following aspects.

1. Household expenditure pattern before and after the arrival of children.
2. Different ways in which homemakers met the increased demand of money.

1. Household Expenditure Pattern Before and After arrival of children

The main items of expenditure, of the families before and after arrival of the children are discussed here. As the monthly income had increased in many cases, the per centage of expenditure on each item was calculated.

The average monthly expenditure of the 50 household, on different items before the arrival of children and during the child rearing stage are given in Table VII.

TABLE VII.
PERCENTAGE OF AVERAGE MONTHLY EXPENDITURE OF 50 FAMILIES BEFORE AND AFTER THE BIRTH OF CHILDREN.

Items	Percentage of average expenditure of the family.		Difference	Value of 't' test
	Before the birth of the child	After the birth of the child		
A. Food	30.15	32.43	+ 1.28	- .17
B. Clothing	8.42	8.80	+ 0.48	- .047
C. Housing	17.11	18.68	+ 1.57	
D. Health	3.5	5.69	+ 2.19	- .138
E. Education	2.78	3.26	+ 0.48	.302
F. Recreation	3.32	2.66	- .56	.16
G. Servant	4.47	3.04	- 1.43	.25
H. Saving	23.65	16.24	- 7.41	.061
I. Miscellaneous	8.54	9.22	+ .68	.019

Table VI indicates that the average monthly expenditure on food was increased by 1.28 per cent after the arrival of children and the expenditure on clothing by .48 per cent. The items which showed maximum increase were health and housing. Expenses on education, and miscellaneous items also had increased to some extent. Money spend on few

items like recreation servants had been decreased. The greatest drain was on savings. Thus by decreasing the expenditure on few unnecessary items, the increased demand on basic necessities like food, housing and health was met.

Table VI shows that the average expenditure on health has increased by 2.19 per cent after the birth of children. This can be attributed to the susceptibility of young children to the different diseases and infections as their smallest ailment demands the doctor's services and medicines.

The average monthly expenditure in the home shows an increase of 1.57 per cent during the second stage. Many families had to shift to more spacious houses after the arrival of children to have more convenience. The difference in expenditure on food comes next, indicating a mean increase of 1.28 per cent, after the birth of children. The youngsters need more of nourishing food, specially milk and this accounts for the increase in expenditure on food. The increase in cost of living also adds to the increase in difference in miscellaneous items, Education and clothing also have increased, but to smaller extent. At pre-school stage, the expenditure on clothing and education, is not likely to increase very much.

There is a decrease in the amount spent on recreation. As the home makers had less time for recreation, the money also had been automatically cut down. The amount spent on

servants also was found to be less than before. A maximum reduction of 7.41 per cent was observed in the amount saved.

2. Different ways in which Homemakers met the Increased Demand of money:

The expenditure on the basic necessities of life such as food, housing and health seemed to have increased markedly during the child rearing period. The home-makers tried to minimise the expenses on clothing, education and miscellaneous. The other ways in which they have adopted to manage within their income are decreasing the expenditure on recreation and servants.

The Impact of Children on Time and Money Management as Expressed by Homemakers.

The attitudes of the homemakers towards time and money management as reflected through their answers are presented in Table VII.

TABLE VII
THE ATTITUDES OF HOMEMAKERS TOWARDS CERTAIN HOUSEHOLD
ACTIVITIES AFTER THE ARRIVAL OF CHILDREN

Activities	Number of Homemakers expressing			
	Very much	Much	Little	None
1. Increase of time spent				
The time spent on following activities was increased after the arrival of child				
a) Keeping the house clean & neat	2	22	18	8
b) Cooking	-	8	12	30
c) Washing clothes	2	10	6	32
d) Stitching clothes	-	4	5	4
2. Difficulty in managing:				
a) Time	3	8	14	25
b) Money after the arrival of the children	2	2	6	42

It shows that many of the homemakers felt that cleaning the house took more time after children were born, than before their arrival. Their views are supported by the findings of the study that the homemakers spent more time on cleaning and more help also was received for this activities.

Forty two homemakers did not notice a greater demand

on time for cooking, after the birth of children. This might be because more help was given to the homemakers in cooking after the arrival of children, as found from the results. Eighteen homemakers reported that the time spent on cleaning had increased and 32 reported that there was no difference. This attitudes supports the findings of the survey study. Only 13 out of 50 homemakers did stitching at home, of whom four felt that the time spent on has increased to a great extent.

Regarding management of time if homemakers expressed difficulties in adjusting their time after the arrival of children. Fourteen felt only little difficulty, and 25 were not aware of any difficulty in this regard.

None felt that birth of children had increased the expenditure of money to a great extent. 42 of them reported no difference, but a difference was found in expenditure before and after the arrival of children, in certain items.

V SUMMARY AND CONCLUSIONS

A survey of 50 selected homemakers was carried out in the city of Coimbatore, to find out the impact of arrival of children on their time and money management. The homemakers were interviewed, to find out the pattern of time and money management, before and after the arrival of children.

The findings were:

1. On an average the home-makers spent 3 hours, 36 minutes in child care daily. This time was found, by shortening significantly the average time spent on personal activities cooking, laundry and other household activities, after the arrival of children.
2. The mean time spent on cleaning had increased, although not significantly.
3. Seventy four percent of the homemakers who were receiving help for various household activities, before the arrival of children, received increased help for cooking, cleaning, and shopping due to the arrival of children.
4. In addition to the 3 hours, 36 minutes spent by the home makers on childcare, they received help from other adult members and servants, ^{four} 4 hours, 32 minutes thus making a total of 8 hours, 8 minutes for this activity.
5. After the arrival of children, the expenditure on health, housing and food had increased. The increase in the amount spent on clothing, education and other items were insignificant.

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APPENDICES.