

**UNIVERSITY OF AGRICULTURAL SCIENCES**  
**College of Community Science, Dharwad**  
**Department of Family Resource Management**  
**FRM 101 Management of Resources and System Dynamics 2(1+1)**

**Course Outline/Blow up Syllabus**

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2	<b>Management - Concepts , Scope and Significance</b> <ul style="list-style-type: none"> <li>➤ Need for Management</li> <li>➤ Management in Family Living</li> <li>➤ Characteristics of Management in Home</li> </ul>
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## **CHAPTER - 1**

### **CONCEPT OF FAMILY RESOURCE MANAGEMENT**

#### **INTRODUCTION**

Family Resource management is a valuable and important means for accomplishing the growth and development of every family member. It involves various process of resource productions, its usage, decision making etc. The home maker or the person heading the family functions as a producer, consumer and coordinator of all resources in the family. This process of management is geared towards greatest returns in the form of health, satisfactions and social usefulness to all members of the family. Family Resource Management is the way of life and the manager or the home maker has the responsibility of coordinating the social, cultural, economic and technical factors aiming to enrich the family existence and development.

Management is an important component of family living. Home management consists of purposeful behavior of all family members leading to the creation and use of resources to realize the goals of family members. All modern management techniques are needed for efficient and economic handling of family resources. Family has greater dimensions as it relates to people living together with affinity, affection and mutual understanding. This necessitates identification and understanding of interpersonal relationships of all age groups within the family first and with the community at large.

All management activities of the family are directed towards achievement of family goals, which ultimately leads to maximum satisfaction of the family members. For this the family members use the resources available with them and work towards creation of needed resources for achievement of family goals. These resources include time, energy, money along with the internal human resources like knowledge, skill, abilities etc.

#### **Family life in the changing world:**

**Family** is a social unit in the society which can be defined as ‘two or more individuals living together in the same house or shelter, who are related to each other by marriage or blood or by adoption processes. The relationships among the family members are intensified and stronger than any other social organization. In the family the members perform the important functions of a social unit like procreation, protection, education, recreation, economic etc. Family life is something like answering questions, what we

want from life? How to differentiate between important and unimportant tasks. How to identify priorities in life? Etc. Answers to these questions provide direction to life in the changing world.

A very broad definition of family is a group of two or more people living together who are related either by blood or marriage or by adoption and who are economically and emotionally interdependent.

Family is an important unit in everybody's life and it also changes its behavior with the changing world due to application of natural and human forces. The job, family occupation, income, location of the job, other social amenities etc. are the deciding factors of a person to choose the type of family life he or she wants.

**Management always relates to resources.** It is the purposeful activity performed to achieve the set goals through efficient use of resources. It is an activity oriented process in which results are reached systematically with the effort of the people. Management is a means of accomplishing desired goals and desired outcomes with in people. Management in the family occurs at different levels. In each level there is demand for the use of resources.

**Resources** are the assets that can be used to accomplish the desired goals of an individual or a group or an institution. Resources are the means for achieving goals or for meeting the demands placed upon the family by certain events. They denote any possession on hand or in reserve and are available for use in the family. These resources may be material resources like money, assets in the family etc. or non-material resources like time, knowledge skill and abilities of the people etc. The resources may have economic value like house, land etc. or non economic value like public facilities (roads, schools etc), human power and knowledge etc.

**Management** is a key to happy living. The dictionary meaning of management is the manner of handling the institution, be it a firm, farm, industry or home with proper control and skill in manipulating resources. Management does not have a general rigid set of rules and actions, but it is a set of flexible responses to a particular situation. Management can be defined as a planned, dynamic and continuous activity directed towards the realization of values and the goals of the institution or individual.

Management is the new field of art and science first applied to the business firms for getting maximum output and profits. **Maria parloa** in 1880 was the first person to apply the management principle to home and termed it as home management.

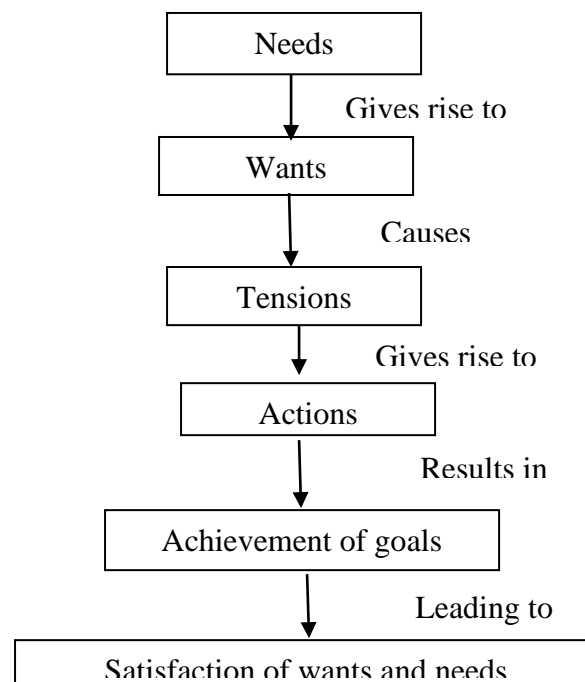
Gross et.al.(1973) defined Home management as ‘the purposeful behavior involved in the creation and use of resources to achieve the family goals’. It makes use of the findings of science and of knowledge concerning all aspects of family life- economic, social, psychological, physical spiritual and technical. It is the process of using the knowledge to selection and application of resources to meet demands of living situations, to solve problems and to resolve conflicts.

Home management consists of ‘a series of decisions making processes of using family resources to achieve family goals’ (Gross et al 1973). Paolucci explained management as ‘that aspect of human behavior which has to do with the process used by the home makers for determining and achieving home centered goals’.

Verghese et.al, defined Home management as the mental process of utilizing the available resources to achieve what you want’. Effective management enhances the chances of reaching the goals early by making wise decisions and using minimum resources to attain the desired quality of life.

#### **The Need – Want - Satisfaction chain:**

Family Resource Management can be studied as a chain reaction, starting out with felt needs, resulting in wants or goals sought which give rise to tensions that in unfulfilling desires, then causing action towards achieving goals and satisfying wants. This chain of actions and reactions in illustrated as above.



Management is universal to all organisations from home to firms, where people work together towards accomplishment of the set common goals. Management of families is all the more essential in the changing world due to the advancements in science and technologies and for satisfaction of increasing wants and needs of the families. Some of the important concepts of family resource management are values, goals, standards and resources.

Family resource management deals with the accomplishment of all family activities with the use of available resources. Home maker is the focal point of all managerial activities. Achievement of maximum satisfaction of all family members is the goal of all managerial activities in the home.

## **CHAPTER - 2**

### **MANAGEMENT - CONCEPTS , SCOPE AND SIGNIFICANCE**

Management always relates to resources. It is the purposeful activity performed to achieve the set goals through efficient use of resources. It is an activity oriented process in which results are reached systematically with the effort of the people. Management is a means of accomplishing desired goals and desired outcomes with in people.

#### **NEED FOR MANAGEMENT:**

Management is as old as the human society and for several thousands of years it was just a mental process and actions, decisions were made on the spot itself. The need for learning management as body knowledge arouse with the increasing scarcity of resources, both qualitatively and quantitatively. As the environment become more and more complex and the competition increased it become necessary for the people to think of the alternative use of resources. Thus it called for choosing the right resources and right course of action to achieve the desired goals. Management is the process of directing the action of an organisation to realize the specified goals. It provides a coordinated link between the people engaged in the achievement of common objectives. Management depends on the family values and resources.

Example: The families valuing education may decide to spend on education of children rather than luxurious items. On the contrary families valuing exhibition of high standard of living may spend more on luxurious items like furniture, interior decoration etc.

Management is important for the successful accomplishment of the goals of the family and it acts as a motivator to achieve goals by focusing all activities and efforts towards them. Thus, management in home is essential and is a valuable means of accomplishing growth and development of each and every family member. Effective management can find ways of achieving the objectives regardless of the limitation of the available resources.

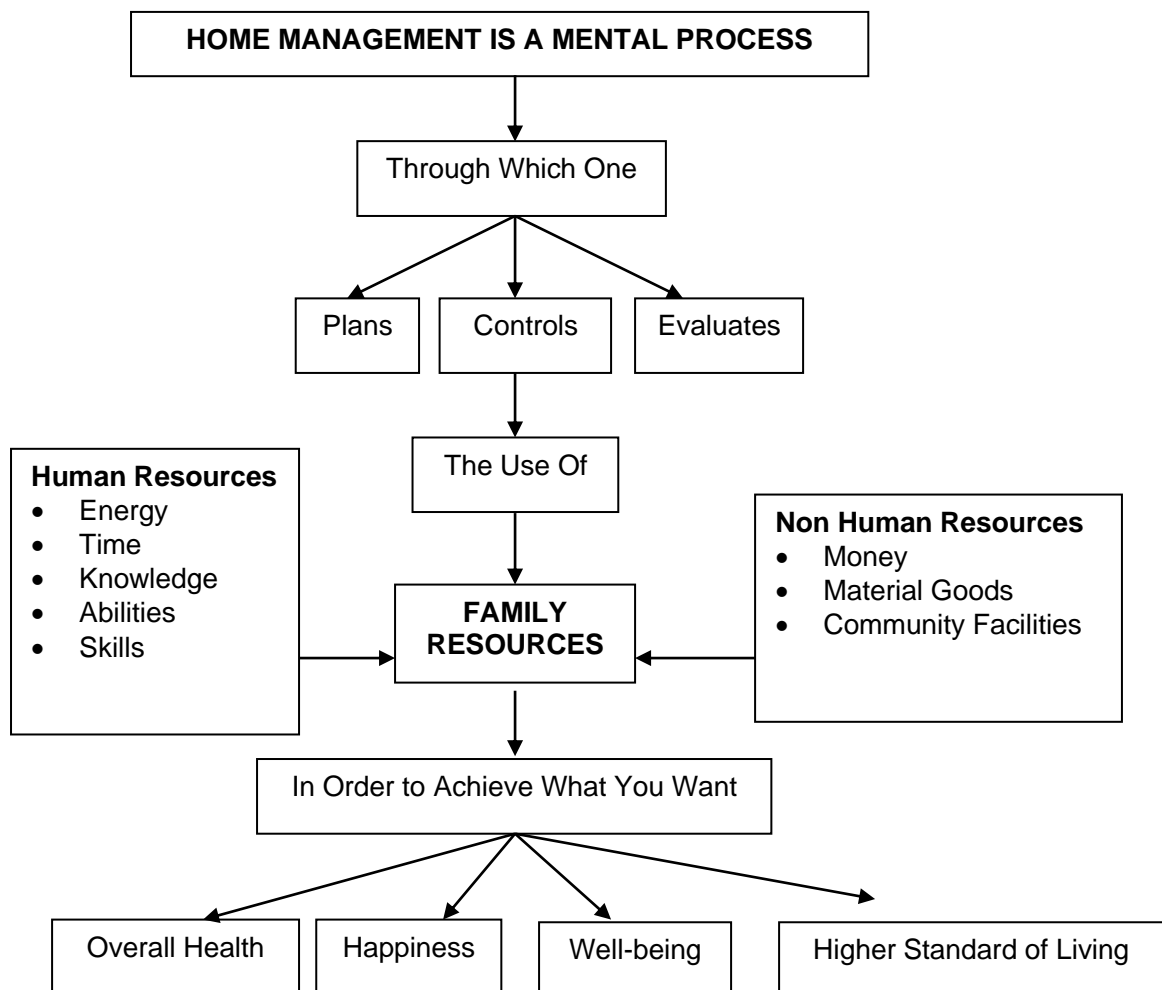
#### **MANAGEMENT IN FAMILY LIVING:**

Management is the natural outgrowth of human association in the family. Its ultimate aim is to provide optimal growth and development of its individual members. Management in the home is a part of the fabric of the living. Its threads are interwoven because decisions for the use of resources are made, whether the family is at work or play



(National Conference on family Life-1948). Management of family helps to overcome individual limitations and with the combination of effort and resources, achievements are higher compared to the single handed efforts. This leads to greater satisfaction and happiness to all those involved in the family. This synergy indicates that the results of combined efforts are greater than an individual effort which is an important out come of management. Management helps to develop coordinated system of work.

In a family efficient and effective management depends on the managerial ability, interest and leadership quality of the homemaker, so as to motivate the family members to act in the right direction for achieving the desired goals.



**Fig 2.1 Management Process Applied to Family**

The home maker has the responsibility of creating a congenial atmosphere in the house so that she can provide comfort, convenience, good health and happiness to all family members. This is the ultimate goal towards which all the activities of management in the home are directed. The management activities involve many functions like planning, controlling, evaluating, supervising, decision making and so on. The best manager prepares a set of guidelines for using the resources available and achieving maximum goals, thus deriving happiness and satisfaction to all family members. Thus the management in family living can be diagrammatically explained in Fig-.2.1

Home management deals with the ways of using the resources by the family. Gross et.al.(1973) defined Home management as ‘the purposeful behavior involved in the creation and use of resources to achieve the family goals’. It makes use of the findings of science and of knowledge concerning all aspects of family life- economic, social, psychological, physical spiritual and technical. It is the process of using the knowledge to selection and application of resources to meet demands of living situations, to solve problems and to resolve conflicts.

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## **CHARACTERISTICS OF MANAGEMENT IN HOME.**

Some of the important characteristics of management in families are explained here.

- 1. Management universal to every family:** Each and every family has a wide range of resources. But no two families will have the same quality and quantity of resources. Every family is compelled to manage the available resources to achieve its goals and derive maximum satisfaction for its family members.
- 2. The quality of management varies from one family to another:** The quality of management of resources depends on the intelligence, abilities and skills of the home manager along with the availability of resources and the size of the family. Hence it is

essential for the home manager to empower themselves with better skills, abilities and knowledge of management to achieve best results and maximum satisfaction.

3. **Management in home is pervasive to every aspect of family living:** Management influences and is influenced by every aspect of the family as a whole and its individual members. It influences the use of both material resources like money and abilities to achieve happiness, desires and also aspirations of all family members.
4. **Management has the responsibility of transferring the skills to younger members of the family:** The skills of management process used by the elders in the family or the home manager are usually observed by the children in the family during critical situations. Children pickup these skills of management process and apply them in their life styles. Hence it is essential for the home maker to learn good management skills and use them in day to day family living.
5. **Home management is a process for democratic decision making:** The home manager or the elders take decisions in collaboration with the family members. Democracy is the essential ingredient of management in families. The decisions on any aspects taken in the family should be supported by all its members for achieving the satisfaction and happiness. It highlights the importance of group decisions over the individual decisions.
6. **Management in family is the process of achieving family goals by utilizing the resources:** This is nothing but the art of management. The family always sets goals to achieve and works towards the achievement of these goals and uses the available resources. All family members work in coordination and cooperation for attaining family goals as in the case of any managerial situation.

The motivating factors behind the management process for any individual or the family or the organization are the **values** they hold, the **goals** they plan to achieve and the **standards** they use for measuring their achievement. These are the basis for the various processes of resource production, usage, decision making and interaction with the family members .

#### **VALUES:**

Values are the key to all motivating factors in human behaviour. Value, as a concept is vague and subjective although it is very important to an individual. Values provide a basis for judgement, discrimination and analysis and it is these qualities that make intelligent choices possible between alternatives. Thus, values are the fundamental

forces that force or motivate human activities and endeavors.

### **GOALS:**

A goal is more specific than a value and hence can be easily defined and understood. It is an objective or purpose to be attained and towards the achievement of which the policies and procedures of the programme are fashioned. They are the specific ways of realizing the values, which one holds. For example, if one values efficiency, one of the goals would be to have a well planned house especially the activity areas like kitchen where functional storage and working areas are clearly indicated and provided with utmost precision.

### **STANDARDS:**

Standards are a set of measures of values, stemming from our value patterns, determining the amount and kind of interest we have in something and the satisfaction we receive from them. They serve as a measure or criterion for the measurement of objects, ways of doing things and ways of living as we make judgments.

## **CHAPTER- 3**

### **FAMILY: FUNCTIONS AND LIFE CYCLE**

#### **INTRODUCTION:**

The family is a socially recognized unit of two or more people staying together by marriage, kinship or legal ties, who are economically and emotionally inter- dependent. In a society family as a unit interacts with other social groups, rather than its individuals. Family is the most important, smallest and earliest social environment with which the human being first interacts. In a family each individual member interacts and communicates with each other in close relationship such as husband-wife, father-mother, father- son/ daughter, mother-son/ daughter, brother- sister so on. The family develops a common culture derived both from the general society as well as from the background of the parents joined together through marriage. Thus every member of the family is a representative of his family when he/she interacts with other members of the society.

The family has undergone several changes with the advancement of civilization. The changes in the family system and culture are more due to industrialization. The self sufficient families in the olden days are now more interdependent on others with the increased mobility and changes in its way of earning and living. One of the most important changes in the family structure is the emergence of the nuclear family system. Family is the link between its members and the social structure or the society. While functioning in a particular society, the members learn to work and cooperate with others in the larger social group, while doing so the social values are learnt. Within the family also each individual member is constantly learning to work together with cooperation to achieve the set goals.

#### **FAMILY FUNCTIONS:**

Every family performs certain function functions for betterment of its members and ultimately society at large. They are,

1. Provisions for satisfaction of basic needs such as food, shelter, clothing and care.
2. Help to satisfy the economic ad emotional needs.
3. Contributes to child bearing and rearing.
4. Development of physical and mental security.
5. Development of skills necessary for personality development.
6. Help to establish interpersonal relations and socialization.

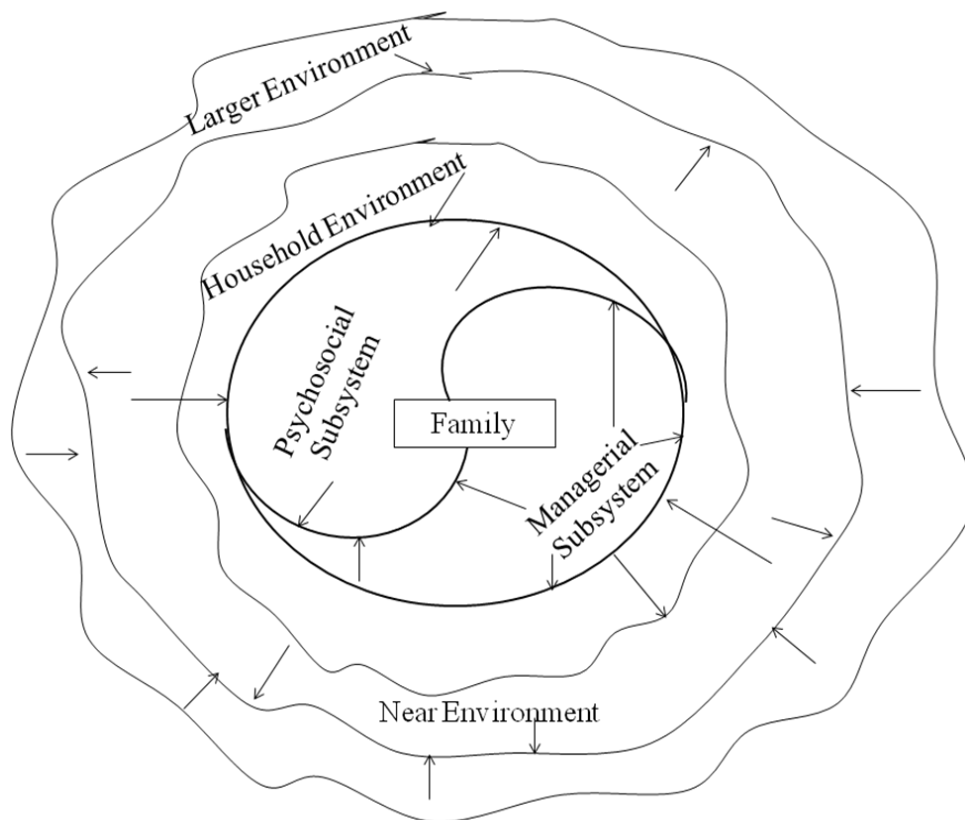
### THE ENVIRONMENT SURROUNDING THE FAMILY:

Three different environments surround the family. The first one is the “household environment”, next is the “near environment” and last is the “larger environment”. Each of smaller environment are the subsystem of the next larger environment and provide the ever enlarging setting in which the family manages. The categorization of environments is based on the relationships and the activities associated with them.

The transactions or exchanges between the environments and the family are both ways as shown by arrows in fig.3.1 The transactions can be classified as

- Providing resources
- Motivating or demanding action

The transactions will be in the form of either human efforts like physical, mental, emotional, natural and technical, or material objects or money or information. The family should know its needs and should be aware of the resources in the environment and should recognize the effects of their own behavior on the environment.



**Fig: 3.1. Interplay of home management and its environment**

### **The household environment: (Micro Environment)**

This is the most immediate and end intimate environment of the family. The family has control over this environment and the family values are easily reflected in this environment. The set of relationships, goals and needs among its members in family are important in this environment. The household environment provides certain resources and generates forces which necessitate management on the part of the family. The routine activities of the members of the family are developed around the characteristics of the household environment.

### **The Near environment:**

The relationship or the transactions between the household environment and the near environment is somewhat fluid and varies from family to family. This environment extends beyond the household and bigger than the household environment. It requires more adaptation and adjustment by the family members.

This environment includes the groups in business, educational, religious, medical, political and recreational domains with which the family members are interacting and associated regularly. Two families living in the same area may belong to different religious or organizations or work areas, which will have different types of lifestyles in the family.

The characteristics of the near environment depends on its locality-whether rural, urban or semi urban community facilities such as public transport, libraries, schools, churches, shopping centers, opportunities for employment, banking, recreational facilities, welfare agencies and other government services vary from one location to another location. The families also differ in quality and quantity of resources available to them and their usage in the near environment. Some of the important factors influencing the family in the transaction of resources in the near environment are location, economic status, social status awareness about the resources of near environment, family traditions and the actions and activities of the family.

### **The larger environment: (Larger Environment)**

The larger environment extends from the near environment to as far as the family interacts even occasionally. The area of larger environment of a family depends again on many factors like educational and socio economic status of family, culture and the proximity of friends and relatives of the family members. Even though the family is little aware of its larger environment, the environment may have a significant and direct influences upon the family. For example- the family may not be aware of the government programme on support for the pregnant and lactating mothers, but it improves the health status of the pregnant and lactating mothers of each family in rural areas.

The culture always provides specific ways for satisfying the generalized human needs and wants. The larger environment affects the families by determining the values and providing resources. In the democratic society political system provides the freedom of expression and actions, but also demands responsible participation of people in the society.

**The family life cycle and stages:**

In the family life cycle, a family starts with two young persons, grows normally into a larger group of different ages and eventually returns to the small group of two older persons. If a family life cycle is viewed from its beginning to end, assuming that there are no breaks, it goes through a definite and discernible stage. These stages some time overlap each other, but still each stage has clearly defined situations and problems. A family life cycle is divided into three major stages, namely, beginning family, expanding family and the contracting family. Bigelow has classified these three major stages into eight sub stages as detailed below.

<b>Family Stages</b>	<b>Sub stages</b>
I Beginning stage	1. Period of establishment
II. Expanding Stage	2. Child bearing and preschool 3. Elementary School 4. High School 5. College
III. Contracting stage	6. Vocational adjustment of children 7. Financial Recovery 8. Retirement

Normally all families with children go through the above stages and sub stages of family life cycle with some exceptions like not going through the sub stage no. 4 and 5. Since most of the families will have more than one child, there will be overlapping of two or more sub stages and the demands of resources on the parents will be very high.

**I. Beginning Stage:**

This is the stage of establishment of the family. It begins with the marriage of two adults and it continues until the first child is born. Here both the partners will acquaint with each other, with their family members, life styles etc. During this stage they try to formulate short term and long term goals and decide to work towards achieving those goals.



The attitudes and feelings of the two partners towards all resources need to be harmonized. The basic value conflicts of the two partners should be reduced and understanding between each other should be developed during this stage, particularly before the arrival of the first baby.

The three major concerns of the family during this stage are methods of dividing the family responsibilities, the establishment of a physical home and providing the other basic necessities for day to day family maintenance.

The most important early decision of the young couple in the beginning stage is the decision regarding the sharing of responsibilities of the family, which includes the earning of money, making expenditures on family requirements, planning the family chores, allocation of resources for different activities particularly money, who has control over which resource is very important in maintenance of the family. Studies have shown that usually the women in lower socioeconomic groups dominates the financial control, where as in middle and higher socio- economic classes husbands have control over the financial resources. This may be different in families with employed home makers/ wives. Democratic decision making is ideal in all family activities including the financial activities.

Establishment of actual home includes major aspects like accumulation of family goods and materials like house, furniture, furnishings etc. Keeping an inventory of available household goods, discarding the waste materials and listing of new needs are included in the I<sup>st</sup> stage of family life cycle. The young couple should decide on the resources available, particularly the finances for making purchase like furniture, furnishings, time required in establishing, along with the style, comfort and quality.

Both should think of making provisions for the basic necessities for each other like transport facilities, communication facilities and other day to day needs. Resources in the form of help by the members and relatives of both families are very important in the establishing stage of the family life cycle.

## **II. The Expanding Family :**

This stage covers a longer period than first and third stages of family life cycle. It starts with the birth of first child and includes a number of sub stages and lastly ends with the last child leaving the home to settle down his family. The family pattern and life styles of the parents will change during this stage due to arrival of children. The resources

and demands will be different. When the children are very young the demand for time of mother will be high and when children start going to school and college the demand on financial resources may be higher. Along with increase in family size, the resource demands will be complicated due to the varying age of the family members.

### **Child bearing and Preschool stage:**

The first sub stage is the child bearing and preschool stage. During this stage parents need to make adjustments in the relations to each other and the baby. There will be new responsibility of the baby and its care every day. If both are employed then they have to make arrangements for the baby care. The arrival of the baby increases the demand on various resources and particularly demands on the time of the parents will increase significantly.

### **Elementary School:**

The elementary school period will start with the first baby reaching 4 years of age and lasts up to the last child attaining 12 years of age. During this period there will be overlapping experiences to the parents if more than one child is born. This is the period when the child makes its first contact with outside world other than its family. The child has to be helped with its new environment, education and its health and nutrition are the primary concerns of the parents.

### **High School and College:**

The next sub stage is the high school period and it is the time when children are between 12 to 18 years of age, i.e., the teen age period. The parents have to help their children through high school, vacations, traditional school and assist them in solving their personality, social, recreational and vocational problems and assist them in becoming independent individuals.

The college phase is the time when children are studying in college. During this stage parents are expected to help the children to achieve their goals of selecting a particular educational line which leads to the profession they want to choose as independent individuals in future. There will be a significant demand on the financial resources and there may be a need for drawing the savings for the education of the children. Parents' assistance is also needed to the children to settle down in profession and also by marriage at the end of education. This is the period where investment is made on human capital.

### **III. The contracting stage:**

This stage has three sub stages; the launching period, during which children leave the home, the financial recovery period and the period of retirement.

#### **Vocational Adjustment:**

The launching period starts when the first child completes its education and takes up an employment and lasts up to the last child becoming financially independent. During this period financial assistance may be needed for children for their new employment/ vacation, or for their marriage and family settlement. Parents will have the new role as grandparents in this sub stage.

#### **Financial Recovery:**

Once the children are settled independently and become self sufficient, the period of financial recovery starts for the parents. The regular expenditures may be reduced and they have to clear the accumulated debts during the earlier stages of family life cycle. The parents will have enough money and time to travel and also have enough time for each other. This stage also calls for social and vocational adjustment as a pre- retirement planning.

#### **Retirement:**

The period of retirement is the last stage of the family life cycle. This is the stage when the person employed will retire from his occupation and starts living at home. The financial resources will be reduced and the life style will change as there is ample leisure time. It is the time of adjustment to changes in physical, physiological and environmental conditions, changes in human relations and also sometimes changes in the health status. There may be managerial problems in availability of resources, use of time and also financial problems during this stage of family life cycle. Medical and personal cost may tend to increase during this period. There may adjustment problems with the adult children and their family members. This period inevitably ends in death and an arrangement for the spouse has to be thought of during this stage.

#### **Life cycle of Family without children:**

The life style and life cycle stages of childless families will be different from the families with children. The family life cycle is divided into 4 stages,

- I. First five years of marriage
- II. Second five years of marriage
- III. Second decade of marriage
- IV. Married for more than twenty years

Compared to the families with children the childless families have more resources and the financial resources tend to be higher in all stages until the retirement from employment. They may tend to purchase assets like house, furniture and make large investments in early stages of family life cycle. The couples have to face problems of social and psychological adjustments. They may travel more compared to the families with children.

Family Resource management is a skilful activity which aims at attaining maximum satisfaction of the family members with the use of available resources. The family has various functions to perform as a social unit towards individual members, family as group, family for the society and in the changing world. The process of resources management and usage depends on the various stages of family life cycle. The families with children have very heavy demand on resources like money, time and energy during the first two stages of family life cycle. Along with usage of resources the parents have to take care of the children in their social and psychological adjustments in the family and outside society. Hence management is a planned activity directed towards the realization of the goals set by the families from time to time.

## CHAPTER-4

### VALUES

#### INTRODUCTION:

Values are the key to all motivating factors in human behavior. These are the fundamental forces which motivate human activities. Values grow out of human interests and desires. They are the ways behind human actions and the basis for setting goals. They are the products of the interaction between an individual and some object or a situation in his environment. As we seek solutions to problems, values stand as some measure of worth, which is seen as significant in human choices. Our decisions are based on values and our values are identified by the choices we make. Thus values are like a stimulus response reaction. Some of the values like looking at a sunset, listening to the music, going to see a play or cinema, going to a fair or sitting and chatting with friends give many of us a great deal of pleasure.

The term value signifies the meaning or the definition of worth or worthiness' that is attached to any object, condition, principle or an idea. Values are the meaningful actions of an individual in a given situation.

#### CONCEPT OF VALUES AND DEFINITION:

The concept of values is **vague and subjective** in nature values are important to the person who holds them.

Eg: Happiness, health, education etc.

Values are desirable and satisfying. Values are always behind the actions of an individual and they are responsible for making decision from the alternatives by an individual and they tend to endure. The decisions made by us are dependent on the values we hold and are reflected in the choices we make. They give meaning to our life and are the basis of the philosophy of our life. Values do not exist apart from the services, welfare and satisfaction of human beings.

#### Definitions:

According to Gross and Crandall, a value is always important to the person who holds it. It is desirable and satisfying. It has the ability to develop in self-creative way and it tends to endure. It is a concept of the desirable, explicit or implicit which governs our choice of methods, modes or goals.

A value may be defined as a “conception - explicit or implicit, distinctive of an individual or characteristic of a group, of the desirable which influences the selection from available modes, means and ends of an action”.

### **Significance of values:**

Values signify the meaning or definition of worth that is attached to any object, condition, principle or idea. It is the believed capacity of something or someone to satisfy a human desire. Values are the basis for choice. Values are important to person who holds it. Throughout our life, we are continuously passing judgment either on our own or someone else's, consciously or bad according on our experiences and the things we desire.

Values give meaning to life and they form the answer to the question of why one makes a choice between two or more courses of actions. They give direction through the importance placed on objects, situations and ways of doing things with every wish and action.

In the absence of clearly defined values, effective appraisal of practice or decisions is impossible, thereby leading to wastage of time and other similar resources. A well understood pattern or values helps both the individual and the families to define their goals and decide the things of greatest importance to them.

For Example; an individual valuing education lands up becoming a professional like a doctor or an engineer later in his life, while the person who was not sure, would not have done anything worthwhile.

Values are basic to decision making. It is important that they are explicit (verbalized) rather than implicit (not verbalized). When explicit, they are open to examination for meaning and justification.

### **Characteristics of values:**

Even though the values are subjective and vague in nature, they can be identified through the decisions of choice one makes some of the important characteristics of values are

1. Values are important to the person who holds them, They have true and positive meaning to the personal who holds them.
2. They are desirable and satisfying.

3. Values are needed for a meaningful life style and the person who acts according to his value system will have maximum satisfaction.
4. They have the ability to develop in a self creative way.
5. They tend to endure and are relatively stable and tend to change gradually. The values will not change very frequently. They last longer in the human life style and take a long process and time to change
6. They may be either relative or absolute in nature. Absolute values remain independent of surrounding condition, where as relative values depend on their context for interpretation. The relative values have broader managerial potential in using more alternatives. The absolute values reduce the alternatives and narrow the managerial potential.
7. They can be verbalized and held at conscious level (explicit) or subconscious levels (implicit)
8. They are the quality or desirability of an idea, object or action which governs our choice of methods, modes or goals of action.
9. Values are the reasons for action. They describe why people behave as they do.
10. The intensity of values one holds differs from one individual to another. They influence the behavior when more than one course of action is available.

### **SOURCES OF VALUES:**

The main source of value pattern is the family and parents for the child. Then as the child grows and its social community grows the values are influenced and set to changes and modifications. The values grow out of human interest and desires. They are the products of interaction between an individual and some object or situation in his environment. The human interests and desires together with the attitudinal patterns in family living lead to the realization of the values in the home. Values differ in different cultures and that children absorb the values of their own culture. Thus the individual gets his values of their own culture. The family has the major responsibility for fostering values among the members. Parker lists the following as the motivating values of human behavior -comfort, health, ambition, love, desire for knowledge, technological satisfaction, play, art, religion etc.

## **CLASSIFICATION OF VALUES:**

**I. Values may be classified as Instrumental (means to an end) and as Intrinsic values(ends in themselves).** The means to an end values are also called as instrumental or extrinsic values and the ends in themselves are called as intrinsic or ultimate values.

The intrinsic values are desirable and self sufficient and are the quality of an experience. These intrinsic values are ends in themselves. These are important and desirable for the individual sake.

Example: The happiness you enjoy by watching a beautiful sunset or by seeing a cute baby's dance. The human dignity or love may be same examples of intrinsic value.

The extrinsic or instrumental values are those used to achieve an end of satisfaction. They are the means of attaining higher values. These values are used as a means to attain some other value rather than an end in itself. These can be viewed as tools for demonstrating other values.

Example: Efficiency is the instrumental value to achieve the higher value of improvement in the quality an activity. Some values possess both intrinsic and instrumental characters.

Example: Sports or play in both intrinsic value for satisfaction and instrumental for better health. Similarly comfort, art, knowledge, ambition and religion are the examples for possessing both intrinsic and instrumental value characters.

**II. Values can also be classified as general –specific scope values.** These may be intrinsic or extrinsic. Values that are satisfied in one single action are called specific values. Values that prevail time and again and require a number of actions, each inadequate in its ability to satisfy one general values.

Ex: Enjoying the beauty of sunrise on seashore.

Example: Knowledge- which will not be satisfied by one single action.

**III. Values can also be classified as factual values and normative values**

The factual values are also called as descriptive values which lend themselves to research. These are based on observable preferences and desires of people.

Example- respect for education.



The normative values are based on the social norms accepted by the individual or group. These are ethical values which carry the idea of 'right' and concerned with the philosophy and religion.

Example : Honesty.

The family has the major responsibility for fostering values. Values are the basic concepts which are important for the individual who holds them. They are developed unconsciously and the change in the value pattern is slow, gradual and unconscious. Values are both intrinsic and extrinsic. The values grow out of human interest and desires they are influenced by the near and larger environment in which an individual lives. The development of value pattern is a life long process and does not stop at any age.

### **CHANGING VALUES:**

Values are not stable. Even though they are different to change in a stroke, they do change with the changing social and personal living environments and the changing time. But some values which the person feels very important and holds to self will not change.

1. The speed of change has much influence on resistance to change in values and acceptance of newer values. Gradual change is normal, expected, accepted, and even welcomed in line with progress.
2. Rapid change however may cause unrest and feelings of uncertainty in society, and even disruption.
3. Values once established are unconsciously changed in the same ways, they were established. Conscious change may be induced by alerting a person to a state of inconsistency in his own value system, which is normally organized for self-esteem and for logic.
4. Values of newer importance stem from science and technology.
5. In a technological world, it is very difficult for the home not to be cluttered with mechanical devices resulting in decrease of emphasis on the nonmaterial aspects of living. Some specific changes in values in the home can easily be traced to technology.

### **Values which have lost their higher importance over time.**

- **The Concept of Duty:** Less value is placed on what one owes to others as a matter of moral obligation.
- **Social Conformity:** Less value is placed on symbols of correct behaviour for a person of a particular social class.

- **Sacrifice:** Less value is placed on sacrifice as a moral good, replaced by more pragmatic criteria of when sacrifice is or is not called for.
- **Expressiveness:** A higher value is placed on forms of choice and individualism that express one's unique inner nature.
- **The Environment:** Greater value is placed on respecting and preserving nature and the natural.
- **Technology:** Greater value is placed on technological solutions to a vast array of problems and challenges.
- **Family:** A high value is placed on family life, but with a vastly expanded concept of family beyond the traditional joint form.
- **Husband-wife Relationships:** A far-reaching shift from role-based obligations to shared responsibilities is visible.
- **Health:** Greater value is placed on one's own responsibility for maintaining and enhancing personal as well as family health.
- **Women's Rights:** A higher value is placed on women achieving self-fulfillment by paths of their own choice rather than through role dictated by society.

**The unchanged values are the following:**

- **Freedom:** Valuing political liberty, free speech, freedom of movement, freedom of religious worship, and other freedoms from constraints to the pursuit of private happiness.
- **Equality before the Law:** Placing a high value on having the same rules of justice apply to one and all, rich and poor, black and white.
- **Equality of Opportunity:** The practical expression of freedom and individualism in the marketplace, which helps to resolve the tensions between the values of freedom and equality.
- **Fairness:** Placing a high value on people getting what they deserve as the consequence of their own individual actions and efforts.
- **Achievement:** A belief in efficacy of individual effort: the view that education and hard work payoff.
- **Patriotism:** Loyalty to one's country and dedication to the way of life it represents.
- **Democracy:** A belief that the judgement of the majority should form the basis of governance.

- **Caring Beyond the Self:** Placing a high value on a concern for others such as family or ethnic group; neighborliness; caring for the community.
- **Religion:** A reverence for some transcendental meaning extending beyond the realm of the secular and practical.
- **Luck:** A belief that one's fortunes and circumstances are not permanent and that good fortune can happen to anyone at any time.
- **Success:** In 1970s success for women was seen as getting married, raising children, and owning a house and an automobile and backing the men on their way up the social ladder. In 1980s, get a good education and work hard were two answers, which dominated all others. In 1990s decent and better standard of living, good health, adequate opportunities for one's children, happy marriage and family life and owning one's own home mattered to the people. However, in 2000s the concept of success is self-defined i.e. defined differently by every individual. Thus not only values but also their meaning also change with changing times as seen in the example mentioned above

### **VALUE CONFLICT:**

Throughout our life we have and will continue to experience value conflicts. Some are minor ones that we can resolve without great deal of concern. But some may be major one's in which the process of resolution is stressful, frustrating or even painful. Successful resolution of value conflicts enhances the self image and the feeling of self worthiness. A value conflict occurs when two or more values come into opposition with each other.

An example of a value conflict you may well have experienced might occur during an examination **when a friend asks you to give him or her correct answer to a question.** Your value of friendship would be in opposition to your value of honesty. Although values of honesty and friendship are in conflict with each other, there are a number of different factors which might well affect the decision. For instance, how close a friend is the person who asked you to cheat? Has this person asked you to do this before?' Is the test a minor quiz, a major test, or a final examination? How good a friend has this person been in the past? Do, I really want to retain this friendship etc. In resolving the conflict, we will be basically weighing our value of honesty against your value of friendship.

The recognition that a value conflict exists is the necessity to resolve the conflict in an acceptable manner. How and in what manner this is achieved will be dependent upon three factors. (1) How you view the conflict, (2) the degree of importance you attach to the conflict, and (3) the demand upon you to resolve the conflict. These factors are both interrelated and yet separate.

Values change gradually and unconsciously depending upon the technological and environmental changes that take place. The changing process is very slow. The traditional Indian values are different from the contemporary Indian values. The changing process gives rise to value conflict, which may be between cultures, generations and locations. The hierarchy of values will also change with the passing of time.

## **CHAPTER-5**

### **GOALS**

Values are very vague in nature and are the purpose of living while values give meaning to life, the goals show the direction or path to be followed to achieve maximum satisfaction. Goals are the ends towards which every individual or the family works. They are more definite than values and can be accomplished. They are more specific, tangible and can be easily understood. Goals are the intellectual products and fully present in consciousness and are explicit.

Example: If efficiency is the value the goal would be doing maximum good work (cooking) in less time.

If good health is the value, the goal would be to consume balanced diet every day.

#### **Concept and definition of goal:**

Goals are the ends towards which families work. Goals can be defined as 'an objective, or condition or something desired to attain or achieve at any given point of time'. Varghese et al, 1985 defined goal as 'an objective or purpose to be attained and towards the achievement of which the policies and procedures of a programme are fashioned'.

Goal setting is a continuous process throughout the life of each individual and the family. Each family will be constantly weighing values and changing attitudes about goal attainment and acquisition. The achievement of goals leads to the realization of values one holds. The families or individuals will be directed towards seeking new and alternative methods of reaching the established goals.

#### **Classification of goals:**

Goals are classified into 3 types.

- a. Short term goals – leading to other goals.
- b. Intermediate goals.
- c. Long term or ultimate goals.

#### **a. Short term goals:**

A short term goal represents an objective, condition or something you intend to achieve in the immediate future. Usually these involve a time period of six months or even less. They tend to be more clearly identified. Because of clarity, often short term

goals serve as the beginning or initiating point to achieve an intermediate or long term goal. Achievement of short term goals may lead to initiation of action for long term goals.

**b. Intermediate or medium term goals:**

Generally these goals are thought to be the link connecting between short term and long term goals. The time period for these goals is longer. Achievement of these goals is often measured in terms of several months or year these goals direct to the future and assist in the attaining the long term goals.

Intermediate goals often tend to form clusters directed towards an overall objective or condition. It also involves the always is and evolution of other intermediate goals or long term goals. These goals are more definite than long term goals.

**c. Long term goals:**

These goals are considered fairly permanent. They are sought or achieved over long periods of time. They have real meaning to family life. These may be the first goals a family formulates, these are the usually the last, a family achieves/attains. These goals differ from other two types of goals with regard to the time period involved, the degree of specificity and the extent of active implementation involved in their attainment. These goals are not very clearly defined these goals mirror the values of family and individual and show the quality of life or the life style.

Goals should be carefully analysed in the relation the resources each person has competing wants from which selection must be made deciding which goals are most desirable, acceptable, attainable and which appear vital to all members of the family, which takes time, though and often may require discussions. To be real, goals need to become dynamic parts of life. To make them part of daily routine requires conviction and effort. Many goals change gradually as the family passes through their life cycle.

**Timing of goals:**

Nickel et al (1976) compared the goals in family to the vehicle traffic on a freeway. The goals are similar to the vehicles that compete with each other on the road to reach its destination. In between the travel some vehicles may stop, some may change the direction and some will reach the planned destination. Goals are usually inter related, interdependent and carried on concurrently as part of daily living. They play an important part in life and are dynamic because they motivate thought and action for both individuals and family as a group.

A person who rapidly associates ideas and who quickly and skillfully perceives and fashions goals patterns is called goal- minded person. Goal mindedness provides a perspective for allocating resources among competing goals. Goal minded people are capable of successfully combining multiple roles as employee, family member and community participant and will have perceptions that extend beyond daily routines.

### **SMART goal setting:**

Goals should be SMART - specific, measurable, agreed upon, realistic and time-based. A goal might be to hold a weekly/monthly/yearly activity or a continuous programme throughout the family life cycle.

The acronym SMART has a number of slightly different variations, which can be used to provide a more comprehensive definition for goal setting:

**S** - specific, significant, stretching

**M** - measurable, meaningful, motivational

**A** - agreed upon, attainable, achievable, acceptable, action-oriented

**R** - realistic, relevant, reasonable, rewarding, results-oriented

**T** - time-based, timely, tangible, trackable

This provides a broader definition that will help you to be successful in both your business and personal life.

**SMART goals** are those which have the following clarity.

**Specific :** Well defined and clear to anyone that has a basic knowledge of the family activity.

**Measurable:** Know if the goal is obtainable and how far away completion it and know when it has been achieved

**Agreed Upon :** Agreement with all the family members what the goals should be and how it will be attained

**Realistic :** Within the availability of resources, knowledge and time

**Time Bound :** Enough time to achieve the goal and not too much time, which can affect the performance of the family members or the attainment of other goals.

### **TOP 10 STEPS TO SUCCESSFUL GOALS:**

"There is no such thing as a wish without the power to make it come true. You may have to work for it, however." Richard Bach.

## **1. Successful Goals are Clear**

"In the absence of clearly defined goals, we become strangely loyal to performing daily acts of trivia" - Author Unknown. Get very clear about your goals. It helps you avoid the Rinse and Repeat Trap - get up in the morning, go to work, come home, eat dinner, watch TV, fall asleep in front of the TV, stumble to bed, get up the next morning, rinse and repeat.

## **2. Successful Goals are written down**

No matter how strong your memory, it's still not as strong as the weakest link. Putting your goals in writing and in a place where you read them often dramatically increases your chances for success. We can get so caught up in living day-to-day that we forget our goals. Seeing them often will remind you where you want to go.

## **3. Successful Goals are Compelling**

We need goals that excite us about the outcome we desire and the process of getting there. It ought to be fun. If you can't bring a passion to your goals, you may want to change your goals.

## **4. Successful Goals Require Immediate Action**

Taking immediate action helps build excitement and momentum. Once you set a goal you must do one of two things - either don't leave the place where you set the goal without taking an action toward completing the goal or don't go to bed that night without taking some kind of action. Make a phone call, create a plan, do your research, whatever needs to happen to get you started.

## **5. Successful Goals Have an Action Plan**

You need an action plan, a map. How are you going to get there? What's the first step, the second, and then the next and the next? The most common cause of failed goals is lack of a plan. Ask others "How would you go about achieving this goal?" Find someone who has already created a map to get there and adapt it for your own life.

## **6. Successful Goals are Specific**

When do you want it? How much of it do you want? How long do you want it? How will you and others know when you get there? What will be different? And my favourite question; what will you be able to do once you reach your goal that you can't do now?

## **7. Successful Goals are Accountable**

Committing your goals into writing holds you accountable to yourself. Telling someone else about your goals allows someone else to help hold you accountable. We all



need someone who will hold our hand to guide us along and someone who will hold our feet to the fire when we begin to think about giving up.

### **8. Successful Goals Require Work**

Richard Bach, author of *Jonathan Livingston Seagull*, said "There is no such thing as a wish without the power to make it come true. You may have to work for it, however." Goals require work. So do many things worth doing.

### **9. Successful Goals Require CPR**

You want to be Consistent, Persistent and Resistant. Consistent in your efforts each day. Persistent to keep going when it gets tough. Resistant to both the desire to give up and to those who might say you cannot do it.

### **10. Successful Goals Require Celebration!**

No matter how small or how big the goal, celebrate when you are successful. You worked hard, you deserve it and it's fun. Celebration reinforces all your efforts and builds momentum for the next goals.

## **CHANGING OF GOALS:**

Goals are related to the stages of family life cycle and goals are set according to the stages in which the family belongs and the interests capabilities of the family members and availability of resources in that stage.

Specific goals and even values and their relative importance change from time to time gradually over a long period as the family passes from one stage of life cycle to other. In the earlier stage one may be more interested in establishing a home for oneself and when the children grow up, the focus is more on the education of the children and later establishing family financial security.

In changed circumstances like a crisis in the family, also would be a turning point, when families have to re-appraise the resource situations and review the goals. A serious accident or illness, death, divorce, unemployment, crop failures or declining markets may bring sudden changes in family life. Any one of these events may affect financial plans, change hopes for children, or lead to loss of position or home. All of these occurrences require a reappraisal of family goals and the patterns of values for each family member, with the result that many changes may be necessary in the family's way of life.

The major goals that are created and sought by each family naturally grow out of its own environment and experience. Although the goals of families differ in some respects, the major and ultimate goals of homemaking may be stated as follows:

1. Optimum physical and mental health for each member of the family.
2. Optimum development of the individual member of the family.
3. Developing, Satisfying interpersonal family relationships.
4. Recognition, acceptance and appreciation of human differences.
5. Establishing satisfactory relationship with the community and other subsystems of the society.

The goals of an individual person or family are probably much influenced by the social group with which one interacts. This is true in terms of students when they are compared with their reference group or homemakers with their social group. In each situation their goals would be moulded by the peer influences.

#### **ROLE OF GOALS IN A FAMILY:**

- 1. Goal Settings is a Continuous Process:** Throughout life each family is constantly weighing values and keep setting goals, while working for their attainment. When one goal is reached, another is set. Long terms goals are set and divided into short term goals and so on.
- 2. Goals as Ends or Targets in View:** All activities of families are directed towards seeking ways of reaching and achieving the established goals. Goals become target as they grow out of our desires, philosophies, attitudes and values.
- 3. Goals are More Easily Defined and Understood:** They arise out of value, but are more concrete and a clear expression of a person's values. Many goals are set in expectation and by reaching them, they' bring a satisfying life. For example, when a person values hygiene, keeping a house clean becomes his goal.
- 4. Attainment of Goals is the Essence of Management:** Management works for the, attainment of set goals by allocating optimum resources and resulting in the ultimate satisfaction. When a family prepares a budget, it allocates money for various items of budget such as food, clothing, house, education etc. The family may allot more money for education in the month of July as compared to Mayor June, when the children have vacations. If there are grown up children, especially girls, the money is likely to be saved for her marriage. Thus, allotment of resources

is dependent upon the expected goals to be attained and the family gets more satisfaction by they allotting the resources according to their needs and goals.

**5. Goals are Usually Interrelated and Interdependent:** Goals are carried concurrently as a part of every homemaker's day-to-day activities. They play an important role in everyone's life and motivate thought and action of both as individuals and as family members. They make conscious efforts to satisfy their wants and needs, thereby attaining their goals.

**6. Goals are Dynamic:** Goals keep changing, as they are neither static nor rigid. Some goals also become unnecessary or useless as the time passes, therefore, need to be changed. Thus according to the changing situation, goals are continuously reviewed and revised.

**7. Goals are Influenced by Social Environment:** Goals are also influenced by social environment i.e. people living in the same environment have similar goals. A family should therefore, be very careful while choosing goals. It should be realistic i.e. the cost, time etc. required to reach it should be realistically planned, so that families do not find it difficult to attain their goals.

Goals are the clear and concrete plans of our life, which originate from the values. Depending upon the time frame of their attainment, goals can be classified into three groups-Short term, medium term and long term goals. The goal setting should be SMART - specific, measurable, attainable, realistic and time-bound. When they are realistically identified and built upon a firm foundation and actively sought, they give meaning and direction to life. They help to achieve the desired quality of life.

## **CHAPTER – 6**

### **STANDARDS AND THEIR CLASSIFICATION**

Standards are the specifications of values but are emerged through the value system. They indicate the degree or the measure of strength of a value. It varies in its precision according to the accuracy with which it can be measured; whether it is a unit of length or the neatness of the working space. Standards are more specific than values or goals, but are emerged through the value system. Standards are related to specific materials- objects like standards of food dress, areas of behavior, etc. standards are more influenced by external factors.

#### **Definition:**

Standard is a scale or parameter used for comparison. Gross et al (1973) defined standards as a “measure of quality and/ or quantity which reflects reconciliation of resources with demands.”

Standards are ‘mental picture of what is considered essential and necessary to make life satisfying’. If achieved, one is happy and satisfied and if not achieved, one feels uncomfortable. When this mental picture is strong, it will force oneself into action till you achieve it. Standards are not dictated by external authority. It is the inner conviction of an individual that things must be done in a particular way which is acceptable to the individual and the group. They are dynamic because they stimulate an individual or group to action.

Examples of standards:

If the value of beauty leads to fresh flower at home. Standards decide how, when, and what kind of flowers depending upon the resources and creativity of an individual.

#### **Classification of standards:**

Standards can be classified into ways.

#### **1. Quantitative standards & Qualitative standards**

Quantitative standards are objective and can be measured through linear, volume and mass measurements. Quantitative standard is uppermost when it is described in terms of amount of commodities and services.

The most recognized quantitative standard of a household resource, after money, is that of food. Food needs of individuals are expressed in terms of calories given by different foodstuffs and in weights of different components of the diet, such as grams of protein. Scientific standards are based on fact or research data. **Scientific standards**

involve specific quantities- such as the quantities of specific nutrients included in nutritional standards relating to health.

Quality refers to the character or essence of something evaluated subjectively and is usually expressed in terms of degree or range. These are subjective and can be described only in words. Qualitative standards are uppermost when it is defined in terms of the **satisfactions** related to the values that are to be attained from the commodities services. Qualitative standards are intangible, descriptive, and subjective and cannot be accurately divided into subgroups.

To indicate relative desirability and importance of a descriptive standard, comparative words are used such as “much” “some what,” “little,” or “high” and “low.” Standards may be set with a range of acceptability on a continuum with both ends unacceptable. Acceptability means that there is satisfaction in reaching the standard.

Example: Serving of food in functions, behavior of students of a given class etc.

## **II. Conventional and Non conventional standards:**

Conventional standards are those that are traditional and are accepted by the society at large or in the social group. These are established and relatively fixed in any given society in given point of time. These conventional standards fixed at a given time are liable to change when conditions change.

Ex: respecting elders – bowing head to elders.

- Behavior of daughter-in-law towards her in-laws.

Non-conventional standards tend to be flexible. They are adopted to suit a given situation. These are not widely accepted by the community. But for convenience or due to resource restriction. One might adopt flexible standards. Flexible standards allow people to adjust procedures or methods to existing situations. Acceptance of flexible standards gives greater freedom of choice and life is likely to be more relaxed, relations less strained, and anxieties less apparent. Adjusting housekeeping standards to changing conditions in family life illustrates the worth of flexible standards.

Ex: Dressing pattern, serving food to family members etc.

Choosing either a conventional or a non conventional standard is based on their convenience and availability of resources. It is also dependent on its relation to fundamental values and goals held, its effects on the individual and group, the cost in the use of available resources like money, time, energy the knowledge etc. and the amount of satisfaction it brings.

**Characteristics of standards:**

The important characteristics of Standards are Clarity, flexibility, reality and complexity

**Clarity:** Clarity of Standard tells about the specification of quality or quantity of related materials. Standards are guidelines for management activity, clearer the quality, quantity, elements, the more it is possible to control resource inputs or to assure desired outcomes.

**Flexibility:** Flexibility in Standard is the range of acceptable qualitative / quantitative factors for a situation. This indicates about less rigidity toward standard setting.

**Reality:** Reality in Standard is the feasibility of achieving the chosen quality/ quantity. When work can be accomplished as planned, that shows the standard for the task are realistic.

**Complexity:** Complexity in Standard is the interrelationship of persons, tasks and standards. Complexity includes the qualitative, quantitative interactions within or between tasks involving one or more persons.

Ex: When resources are inadequate complexity may be high for food standards.

**Criteria for choosing standards:**

To choose any kind of standard one should generally ask the following questions:

- 1.What does this standard cost in terms of resources (time, effort, money)?
- 2.How did the standard originate? And does it still serve a purpose?

In breaking away conventional standards (food preparations, salad dressings), it may be helpful first to think of the general origin of standards –eg, religious ceremonies.

- 3.What is the effect on other people by maintaining this standard?

Change inhabits or when certain standards adversely affect family life, when one can devote much time on demanding standards, and yet family members may need the comfortable disorders in room arrangements etc, (i.e., flexible standards).

- 4.How can one accept flexible standards?

One has to see whether the new method yields a “good” product. The new flexible standard is introduced when everyone understands the problem faced by dual roles, a home- maker has to play. She may have less time to arrange table for a dinner of family members, who may eat with the adjusted style with lower standard table arrangement indicating their acceptance for flexible standard.

5. How does this standard relate to a fundamental value?

Basing on the held value by family members or home maker generally standards are set.

For eg: A home-maker who gives much importance to flower arrangement( beauty and creative skill) may find it difficult to have green, ornamental plant to replace flower arrangement, so sticks to former one only.

**Standard of living in family life:**

The standard of living determines the character of income of the family and its power to which we refer unconsciously in every choice we make. Thus the standard of living of a family encompasses not only the goods and services which it considers essential but also the way of using these goods and services and value pattern which are the foundations of the things that represents what an individual or a family views as a 'must' a mental image of what is essential.

Standard of living is a composite of all the goods and services and the pattern of consuming considered essential by person or a group. Standard of living can be defined as "it is the satisfactions which are considered essential by an individual or group" (Hoyt, 1938). In this definition essential means, goods most desired in the sense that, they will be first secured and last given up. Different classes have different standards and each one covers to look upon certain things as constituting the normal requirements of everyday life. Each class strives to attain its particular standard and having attained to keep it up and if possible raise it.

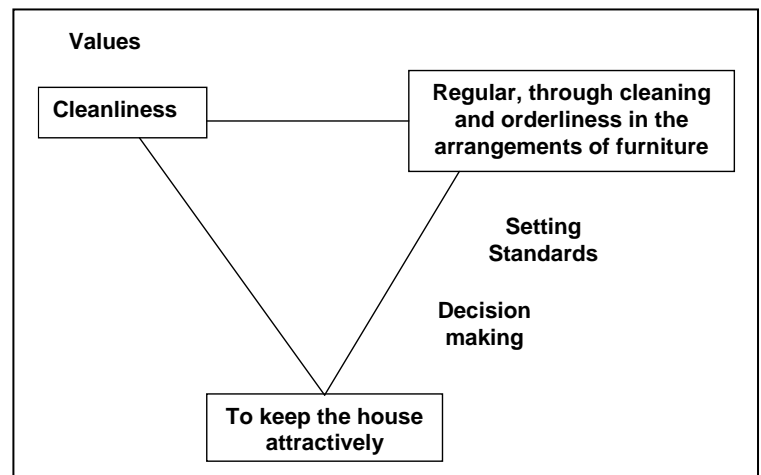
**The standard of living is influenced by many factors as explained below.**

- 1.Income and number of dependents:** Standard of living depends essentially upon the income of family and number of dependents. If dependents are few, the standard of living is high.
- 2.Class of the individual:** The class to which individual belong affects standard of living. It is rather different for a family to deviate from the standards set by class to which they belong. Different classes have different standards.
- 3.Education and individual taste:** Differ from person to person and these are powerful source which determine the standard of living of particular person.
- 4.The physical environment:** It determines the standards of living to certain extent. Generally the country with abundant natural resources and good climate have high standard of living.
- 5.Economic system** which a country has also affects the standard of living of its people. In industrial economy, the standard of living is higher than the agricultural economy of any country.

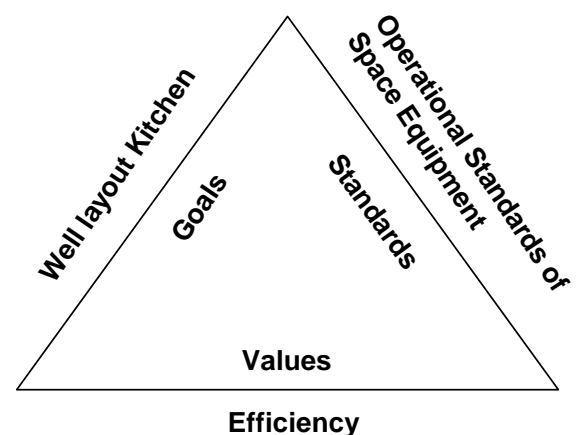
Standard of living of a person or a family indicates the economic and social position of that family. Generally high standard living implies a higher levels of consumption of superior quality goods and services and lower standards of living implies a lower level of consumption of such goods and services. These high standard of living indicates that the people are economically, socially and politically advanced.

### **Inter relatedness of values, goals and standards**

We can say that goals are set on the basis of different value (patterns) of individual or family members. In given culture people tend to hold similar basic values that become criteria in decisions. At the same time goals also have relationship to standards. Because from the family held values only standards too develop. They have influence on each other.



If a home- maker gives value to ‘cleanliness’ in the home, she would arrange each item in a prim and proper way by dusting and cleaning everyday their by attaining high standards of cleanliness. That is she had decided to keep the house attractively.



If you value health, your goals would be nutritive food and physical exercise which are again dictated by scientific standards of nutritional requirements, both quantitative and qualitative, as well as the set standards of exercise according to the prescription by medical practitioners appropriate to age and sex specifications.

Values, goals, and standards are separate concepts. Yet they are so closely linked that one cannot exist without the other. Each in its own way has been a source of input upon you. Separately and collectively their input has enabled you to become a unique person. Throughout your life their input will motivate, guide, and direct your management.



The following charts Illustrates the examples of some possible combinations of Values, Goals and Standards in a family as given by Nickell et, al, 1976.

<b>Values that influence behavior: why?</b>	<b>Goals that demonstrate the value: What?</b>	<b>Standard that measure goal attainment: How well? How much? How?</b>
Ambition	To advance professionally	<ul style="list-style-type: none"> <li>-learning from others on the job</li> <li>-advancing within the company in the next two years</li> <li>-earnings Rs._____by age 40</li> <li>- local recognition of my capabilities</li> <li>- professional reading</li> </ul>
	To become an active community member	<ul style="list-style-type: none"> <li>-serving on the local museum board</li> <li>-membership in the church choir</li> <li>-voting at all state and federal elections after gaining sufficient information to make a decision</li> <li>- feeling that I've made the community a little more pleasant to live in</li> </ul>
Health	to lose or gain weight	<ul style="list-style-type: none"> <li>-losing (or gaining) 10 lbs by _____</li> <li>-joining a community- sponsored exercise club</li> <li>-eating three , small but nutritious meals a day</li> <li>- snacking on low calorie food</li> <li>- getting 6 hours of sleep a night</li> </ul>
	To keep my living unit clean	<ul style="list-style-type: none"> <li>-picking up clutter at the end of each day</li> <li>-keeping the kitchen and bathroom spotless</li> <li>-reducing problems with allergies to dust</li> <li>-exercising while cleaning</li> </ul>
Love	To retain close family ties	<ul style="list-style-type: none"> <li>-frequent telephone or written contact with relatives outside the community</li> <li>-comfortable family communication</li> <li>-vacationing with extended family every two years</li> </ul>
	To participate in community affairs	<ul style="list-style-type: none"> <li>-see achievement- or</li> <li>-participating in town meetings</li> <li>- attending city government issues are being decided</li> <li>- registering to vote</li> <li>-taking people without transportation to the polling to the place</li> <li>-active party membership</li> </ul>

Play or leisure	Improve skill in a favorite sport ( swimming, skiing or basketball)	-taking lessons from a professional -frequent practice -feeling comfortable with my form - daily practice - taking a reading course and improving reading speed by 200 words per minute - learning more from the reading
	To graduate from college	-by _____ (date) -in _____ (subject matter) -with _____ (grade point average) -keeping current in home work --participating in professional student organizations
	To learn more about my job	-participate in on-the-job training - learn from other employees - feel more confident with the work I do -ask questions when I don't understand an assignment

Standards determine the family standard of living in the society. Values, goals and standards are interrelated and can be shown in every activity of the family life cycles. Standards are pictured as value based criteria against which goals are selected and clarified. Standards are the general criteria for evaluating the quality of life of the individual or a family.

## **CHAPTER – 7**

### **RESOURCES**

#### **Introduction:**

In management resources play a very crucial and important role. Resources are used by the family to make decision for achieving the goals of the family. Without resources, the process of decision making is ineffective. Resources should be used in such a way, so that maximum satisfaction is attained by the family. Every individual and family has a number of resources available which may or may not be used by the family to the fullest extent. Some times the individual or the family may not be aware of these resources. They vary for individuals, communities, states and nations. However all types of resources are used to achieve the family goals.

#### **Definition:**

According to Random House Dictionary of the English language, ‘resource’ is a source of supply, support or aid, especially one holds in reserve” and “has the capability in dealing with a situation or in meeting difficulties”.

Nickel et al (1976) defined resources as “the assets that can be used to accomplish goals”. The three important words are ‘assets’, ‘used’ and ‘goals’ that play an important role in the identification of resources. Assets are the monetary items such as money, savings, income or personal property having exchange value. All resources have the use and resources are used to achieve the set goals by the family.

Gross, Crandall and knoll stressed the availability of resources by defining them as they are those available means which are used for reaching goals and meeting demands.

#### **Classification of Resources:**

The resources are classified in a number of ways. The first type of classification is in to two main groups based on their point of origin. They are Human resources and Non human resources.

##### **1. Human resources:**

Human resources are less tangible and can be easily determined. These resources are used for productive purpose. They Originate internally and constitute the personal characteristics and attributes. Human resources cannot be utilized independently of the individual. These are the resources available to you as a person you have become, in terms of education, occupational status, skills, attitude, traits, and other personal

characteristics. The human resources of any individual are clearly both interrelated and interdependent.

Example: The increased knowledge may increase one's confidence to move ahead quickly or make one aware of the risks and be cautious than before.

## **2. Non Human resources:**

Non human resources are external to the individual but are possessed, utilized or controlled by the family. These resources are very much essential for the achievement of goals and are limited in their availability. Non-human resources include the personal possessions, family possessions and the resources available to the individual with his/her community, state and nation.

Money is an important and major nonhuman resource which has the power to purchase other resources and achieve the desired goals. Money can be used for the purchase of any material goods that each individual or the family desires and they range from safety pins to the house, in which the family lives, from clothing to pens, from perishable foods to current novels, from fuel oil to furniture etc.

The community facilities are included in nonhuman resources like parks, library, shopping and recreational facilities. The non human resources are directly controlled or utilized by the human being.

<b>Human resources</b>	<b>Examples</b>	<b>Nonhuman Resources</b>	<b>Examples</b>
Time	An hour or a lifetime to be used in activities of the individual	Material goods	Food, An owned home, Equipment, Car, Clothing, Paper clips, Consumer goods, Property, Furnishings.
Energy	Energy needed for walking upstairs	Money	Savings, Wages, Income from Investments, Shares
Interests	In gardening, folk music, or food preparation	Space	Large rooms which make possible entertainment of large groups of people Storage space, House
Intelligence	Seeing cause-effect relationship	Power	Electricity, Fuels
Ability or skills	Ability to plan Skill in clothing construction Ability to conduct a meeting	Community facilities	Libraries, Parks,

Knowledge	Information needed in selecting a car Understanding principles of management	
Attitudes	Willingness to accept change Optimism	
Creativity	Coning fruit, vegetables, and a figurine for a centerpieces	
Awareness	Watching for new products on market Sensitivity to problems	
Standing plans	Routine for getting family off in morning	

**In the second method the resources can be classified into three categories.**

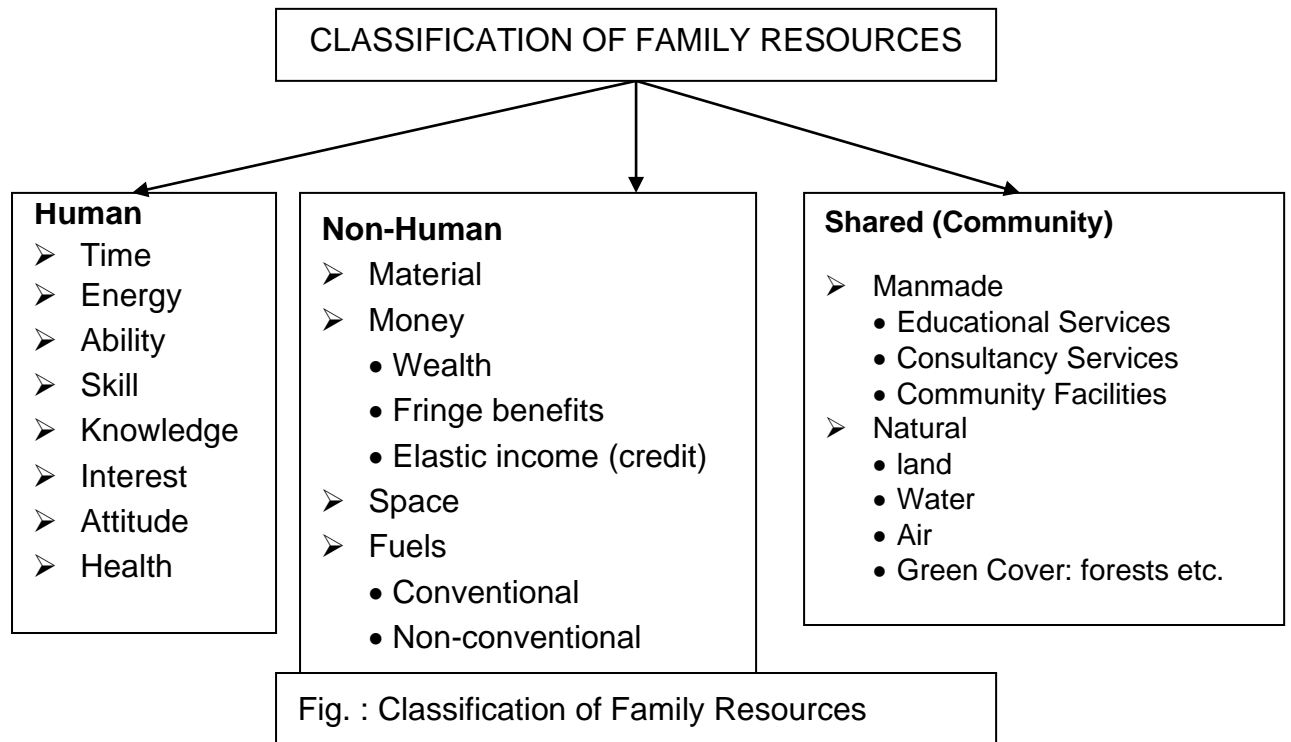
**I. Human resources:** This includes (i) Cognitive resources like thinking power, knowledge, etc. e.g. intelligence quotient. (ii) Psychomotor resources such as the physical work e.g. skills. (iii) Temporal resources that deals with one of the resources with which the family's goals are achieved e.g. time. (iv) Affective resources which is concerned with personal interests and attitudes of a person e.g. values.

**II. Economic Resources:** These include (i) Money Income (ii) Fringe Benefits and (iii) Wealth of an individual or a family.

**III. Environment Resources:** (i) soil (ii) sun light (ii) air etc.

**In the Third method the resources can be classified into three categories.**

After studying all the above classification, a comprehensive classification is evolved, and suggested here, keeping in mind the resources available to an Indian family. This classification has three categories, human, non-human and community shared resources as can be seen from the figure given below



### CHARACTERISTICS OF RESOURCES:

All the resources have three basic characteristics as identified by the senior management specialist. But in each case one must have information available about the potential of all available resources to be able to tap them effectively. Then only one could be able to conserve and judiciously use the resources. There are three important characteristics of all resources.

**I. All resources are useful:** The definition of resource itself is indicative of this character. All resource have utility, which means they have the want satisfying power. The value or usefulness of any given element is recognized in relation to a specific goal. Example: Money may be most valuable resources while purchasing a commodity. It may be a useless resource to pass an examination.

**II. All resources are limited:** All resource are scarce and some are more scarce. If all resources were in abundance, management would have been unnecessary. The challenge for management lies in the scarcity of resources and still being able to achieve the goal. The limits of each resource must be assessed in relation to the specific goals to be achieved. The limitation on the resources may be both quantitative and qualitative. The quantitative limitations can be accurate

Ex: time, money etc.

Though the resources like energy, intelligence can be quantified they cannot be assessed as measurable resources. Money can differ from other resources, which means that it is limited, but at the same time it can be procured through the investment of human resource. The quality differences in resources cannot be measured, but can be easily identified.

**iii. All resources are interrelated:** people often may have to use a 'resource mix' or combination of different resources to achieve the family goals. This combination or mix of resources differs from individual to individual and family to family. Decisions cannot be taken up with use of one or two resources among the several available resources in isolation to achieve the goals. But by simultaneous usage of all the resources available (Ex: time and energy) the goals can be achieved. Hence use of resources is always an interrelated process. It is the integration of all the required resources, which is an important step in determining whether or not a goal will be attained. However, in identification of resources, alternatives can be worked out to be able to substitute or replace any resource if the need arises.

**iv. Resources are Accessible:**

Resources are those assets, which are accessible for use. Resources are accessible in varying qualities or quantities. Some are easy to measure and others are difficult. Accessibility of material resources is easy to measure but some other human resources, though accessible, are difficult to measure. For example if a friend goes to the college in a car and gives another friend lift regularly, even friend's car can be considered resource. On the other hand, emotional support and courage are difficult to access, unless demanded though always they are part of human beings.

**v. Resources are Interchangeable:**

All resources to a certain extent can be substituted for or interchanged with another resource. In the cases of their scarce availability, or simply for saving money, time, energy or environment, one resource can be used in the place of the other. A material resource can be interchanged with another material resource to save money or energy or even environment. A material resource can also be substituted by human resource.

**vi. Management Process can be applied to all Resources:**

All resources are manageable to some extent. Their quantity, quality, flow and their use can be regulated to certain degree. Thoughtful planning, organisation, control and evaluation can help a person in selecting the right resource at the time when that resource is in most demand and when it can get the best results.

**vii. Quality of Life is determined by the Use of Resource:**

It is clear that goals can be achieved only through the use of resources and their management. Therefore, the optimum distribution of resources determines the degree to which a family is actually Striving towards a particular goal.

**FACTORS AFFECTING THE RESOURCE USE:**

Premavathy et,al have identified ten important factors influencing the use of resources:

**1. Size of Income**

The size of income is correlated with the purchasing practices When the size of income is more, there is a possibility that the family will be able to attain more' number of these goals. Larger the money income, higher will be the satisfaction of the family members. While the size of income affects the use of all resources, most of the information available on-this resource stresses the effect of income size upon its distribution oil the family needs.

**2. Socio-Economic Status:**

Social status accounts for differences in family values, attitudes, decision making and in expenditures pattern. An individual has many different positions in a society, each of which may have distinct status implications. to status. To maintain these status, a family has to live up to it and this directly governs their expenditure pattern, values, goals and standards of status.

**3. Occupation:**

Traditionally the family's life-style has been influenced by the husband's or the head of the family's occupation. The time schedule of the doctors and businessman's family differs from that of an ordinary middle income salaried family. The other factors such as the size of income, the status of the family, and their social circle, are also to a large extent determined by the occupation of the father.

**4. Gainful Employment of the Homemaker:**

Women in the paid labour force affect resource allocation of all family members. Adding to a family income is considered one of the major reasons for married women for



taking up gainful employment. The expenditure pattern also changes with the employment of women. Gainfully employed women use more purchased services, spend more on transport, clothes, labour saving devices, fast food etc.

### **5. Size and Composition of the Family:**

The family size, age and sex make up the family composition that affects their resource usage. If a large family attends to maintain the same level of consumption as that of a small family, it is clear that it will require more commodities and services. Food, clothing, personal care, medical care and entertainment expenditures vary quite directly with the size of the family while expenditures for equipment, housing and home furnishings are less variable as the size of the family changes.

### **6. Motivation & Attitude:**

Motivation is an internal attitude. It is the way people use what they have that is important in meeting and establishing their goal. It directs or limits the quantity, quality, and the mixture of resources that a person is willing to use in goal attainment. When two children of the same family have two different attitudes, the one with increased motivation and positive attitudes than the other child, will do a better job as compared to the other. In a family where there is no motivation of family members with unfavorable attitudes towards the availability and use of resources, it is likely to affect the kind and number of goals achieved by them.

### **7. Education:**

Formal education has direct influence on the amount of income earned. Persons with increased education have more likelihood of earning better than others. Women with more of formal education tend to take up gainful employment and so have less number of children thereby affecting the size of the family. Educated people have more geographic mobility, increased income and economic stability.

### **8. Family Heritage and Cultural Background:**

This is an influential factor in transmitting family values. In our Indian society, we have joint family system in which grandparents, parents and children live together. The traditions, values, beliefs of the family are transmitted from older generation to the younger generation orally.

The cultural background of the family also affects the use of resources as the eating and spending, hobbies, their beliefs, festivals, superstitions etc. all are governed by this factor. This directly influences the way family utilizes its resources on various occasions or similar situations.

## **9. Location of the Family:**

The location of a family within any community in relation to shopping areas, schools, place of husband's work and so forth will affect the homemaker's use of time, energy and other resources. Families living near the city, all the community facilities such as markets, schools, parks, clubs, banks, post office, etc. will be easily available to the family that may affect the use of resources such as time, energy and specially the money.

There is some marked difference in the use of their resources between the families in village area from the city families. Village families make up for an exchange of values because of the close, almost enforced association of families. In a city, families are so busy within themselves that they have no time for socialization or to think of culture. Whatever they need, they buy them from the market. Similarly, families living a good shopping complex will have the tendency of spending more on clothes, eating out, shopping, etc. and so on. Nearness to or being away from the place of work or a school may affect the expenditure on transport or similar needs.

## **10. Health:**

Health of all family members is important in home management. It is a state of complete physical, mental and social well being. Illness can make increased demand on managerial activities and resources such as money, time and energy. All such major resources are diverted when a family member's health is affected. A family, which enjoys good health, has an increased availability of resources to utilize or to meet more of their needs.

## **GUIDELINES TO INCREASING SATISFACTION:**

The main objective of management of resources is to get maximum satisfaction from their use. Hoyt has given four guidelines for achieving maximum satisfaction.

### **1. Increasing the supply of resources:**

In order to increase the available resources, the family must ascertain its limits and see what is lacking in the total resource mix. This is called identification of resource gap. The resource gap can be identified by identifying where we want to be and where we actually are.

Ex: i. Increase in the time availability for a particular activity by hiring labor for other activities.

ii. Increase in money income can be achieved by taking up employment or business during off time.

## **2. Knowing alternative use of resources:**

The alternate use of the given resource should be identified. The alternative use of time for various purposes could be identified and worked out in various management situations. One should ascertain the returns in terms of satisfaction from each of these alternative uses of resources. The possibility of alternative use of resources often allows the substitution of one resource for another which is scarce.

Ex: A woman employed may have very little time for house work and spends money to hire a maid servant.

## **3. Increasing the utility and expanding appreciation:**

A resource has alternate uses, but some specific goods have many possible uses. The selection of such a good increases the utility.

Ex: sofa cum bed.

A home maker who opts for a sofa cum bed in a small flat can use it for sitting, sleeping and even storage purposes. Satisfaction increases if one finds new uses or combination of uses for things already owned. The use of multipurpose, space tools etc. could be of great help in increasing the utility.

## **4. Balancing the choice among the resources:**

In management it is important to represent the essential resources in good and correct proportion. For all individuals there should be some balance among interests. Which would provide satisfaction. Work alone and play alone would not make life interesting and satisfying. In achieving balance of choices among alternatives, one must have representation of interests concerning individuals, family and the community, which could be of varying proportions.

## **CHAPTER – 8**

### **COMMUNICATION**

Communication is the process of human interaction that involves generating, organizing and sending ideas information to one or more receivers. The emphasis here is on human communications, especially interpersonal communications. Ideally, the meaning sent in a message should be comparable, if not identical; to the meaning received, if the process is to be effective. Imagine a personal or family life style with no communication. How would people demonstrate values, achieve goals, or meet their needs without some form of interpersonal contact? The development of human resources, decision making, and the managerial processes all involve communication. The purpose of communication is to change or to maintain behavior.

#### **Importance & definition of communication:**

Home is a place where the child begins to learn the process of communication, first with mother and slowly with the family members. Home is the ever available laboratory for development of meaningful and intelligent communication. Communication is essentially a social affair. The word communicate means share. Communicating is a dynamic force which influences the family's style of management. Communication is the flow of interaction among individuals within the society.

Bienvenu defined communication as 'the process of transmitting feelings, attitudes, facts, beliefs and ideas between living beings'..... Interpersonal communication may include all the means by which individual influence and understand each other.

Buchanan emphasized two way communications in his definition. He defined communication as 'it is a two way reciprocal process of relating oneself to others..... Any action or actions by which meanings are shaped, implicitly or explicitly.

#### **The purpose of communication in the family:**

It has been stated that the home can be an ever available laboratory for the development of meaningful, intelligent communication. Since recognition of the family as the managerial unit, however, the contributions of all family members to the household are seen to be topics requiring further study, and by inference the communication patterns which must accompany these contributions also deserve attention. The sharing or communication is assumed to be a dynamic force which influences a family's style of management. The purposes of communication in a family are

- **To promote future oriented managerial processes:**

The processes of goal setting and long-term planning in relation to those goals will become more important in the lives of families; skills in these areas will need to be developed. New attitudes related to the value of anticipating the future with some degree of realism will also need to be developed.

- **To keep family moving on its day-to-day courses:**

The daily activities and timing are similar enough so that routine procedures can be developed and utilized by family members. Communication which takes place within the family and between families and their households representing institutions in the near environment is also important in daily management.

- **To foster family interaction:**

Encouraging a satisfying interaction among family members is a goal held by all families even though they may not be conscious of it. The communication which occurs among family members in the course of performance of different activities for the household will contribute to their general goal of improved interaction.

- **To exchange information and understanding among adults:**

Information concerning family decisions is centered around the spousal roles and the degree of influence each exerted on the decision. Household work would appear to be an area which could provide communication time not only for husbands and wives but also for other adult members.

- **To promote training and socialization of children**

From the beginning of time parents have experimented over effective ways to teach their children to perform household managerial tasks and the amount of guidance to be given or the amount of independence to be allowed for different tasks.

**Components of communication:**

An understanding of the components of interpersonal communication will help to develop criteria for assessing his or her effectiveness as communicator. In the communication process there may be more than two persons involved. The whole process of communication is interwoven and each component is not in dependant of one another. The components of communication include 1. Perceiving meanings 2. Sending messages 3.Receiving messages and 4. Providing feedback

**Perceiving Meanings:**

People react to their environment in individual ways. The same stimulus can generate varying reactions in the same person over a period of time and in different people, at any given point of time.

Ex: Two individuals walking into a living room that is for rent may experience the same stimulus. Because of the differences in their background and expectations, the two will notice different features of the room. One might notice the color scheme of the room and the other may pay attention to the furniture style in the room. Even if they notice the same aspects their response or reaction to it may differ.

Perception involves interactions between a person's brain and a stimulus- i.e, a situation, object or experience. These sensory inputs are combined and meaning is attached to what is seen, felt, heard, smelled or tasted. The combination of all sensory inputs lead to draw conclusions about what is 'real' or 'true' in life and forms a basis for future behavior.

**Sending Message:**

Sending message is the second component of communication. Ideas, feelings or experiences are coded into words or other expressions to be shared with others. Sending message can be either verbal or non verbal. The channel used for most face to face communication is sound waves through air. This channel includes extraneous noise like people's conversation, sound of television etc. It is slow in comparison to the other communication channels such as wires or cables. People talk at the rate of 125 words/min and sound waves very fast compared to the face to face communication.

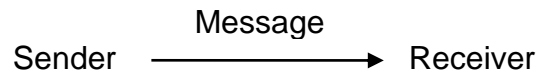
Radio, telephone, letters, and television, are other communication channels. The selection of the channel influences the speed and accuracy of the message as well as the forms of communication that can be used.

**Receiving Message:**

People are able to listen more words per minute than most individuals can speak per minute. The average listening rate is 400 words per minute, against speaking of 125 words per minute. The time difference in speaking and listening rates is used to concentrate on the meaning of the message, to prepare response to the message etc.

In decoding, receivers translate the sender's codes in terms of personal experience. If the communication is unrelated to the receiver's experience or if the

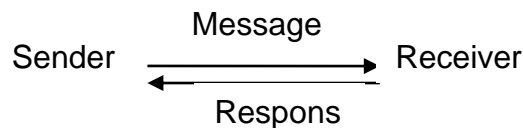
receiver is not paying attention to the message, the communication process can end. Some communication stops after decoding



This is one way communication. The limitation of one way communication is that the sender does not know if the receiver understands the meaning of the message and the reader or listener cannot ask questions or clarifications on the message.

### **Feed Back:**

Two-way communication helps both senders and receivers to correct misconceptions or to expand knowledge. Feed back is the process of returning information, usually with the intent of influencing behavior, turns one-way communication into a cycle or loop, as illustrated here.



Oral exchange of message between people involves the receiver taking the role of sender in asking questions, in reacting to messages, in developing additional ideas, or in clarifying ideas provided by the sender. This interaction may be rapid, and the roles of sender and receiver may change quickly. In discussing plans at home, family members may exchange comments in rapid succession without later being able to identify specific sender and receiver roles.

### **TYPES OF COMMUNICATIONS:**

There are three types of communication commonly used by all. They are

1. Verbal
2. Non verbal
3. Combined

#### **Verbal Communication**

It is the use of language to communicate an idea. This is the blessing we have as human beings. The basis of communication is the interaction between people. Verbal communication is one way for people to communicate face-to-face. Some of the key components of verbal communication are sound, words, speaking, and language.

Words alone have no meaning. Only people can put meaning into words. As meaning is assigned to words, language develops, which leads to the development of speaking.

Over 3,000 languages and major dialects are spoken in the world today. Through speaking we try to eliminate this misunderstanding, but sometimes this is a very hard thing to do. Speaking can be looked at in two major areas: interpersonal and public speaking. Since the majority of speaking is an interpersonal process, to communicate effectively we must not simply clean up our language, but learn to relate to people.

In interpersonal speaking, etiquette is very important. To be an effective communicator one must speak in a manner that is not offending to the receiver. The other major area of speaking is public speaking. From the origin of time, it has been obvious that some people are just better public speakers than others. Because of this, today a good speaker can earn a living by speaking to people in a public setting. Some of the major areas of public speaking are speaking to persuade, speaking to inform, and speaking to inspire or motivate.

### **Nonverbal communication:**

It is usually understood as the process of communication through sending and receiving wordless messages. i.e., language is not the only source of communication, there are other means also. Messages can be communicated through gestures and touch, by body language or posture, by facial expression and eye contact. Meaning can also be communicated through object or artifacts (such as clothing, hairstyles or architecture), symbols, and icons (or graphics). Speech contains nonverbal elements known as paralanguage, including voice quality, rate, pitch, volume, and speaking style, as well as prosodic features such as rhythm, intonation and stress. Dance is also regarded as a form of nonverbal communication. Likewise, written texts have nonverbal elements such as handwriting style, spatial arrangement of words, or the physical layout of a page.

Nonverbal communication also encompasses a written or pictorial communication format as well as physical expressions and/or movements. It may or may not be accompanied by verbal communication. Nonverbal communication includes " ... facial gestures, body shapes and appearance, personal space, territoriality, vocal qualities, and even aspects of physical environments such as furniture and color. Through nonverbal communication you attach an importance to your verbal communication, signify an emotion, and indicate the function of the message. Thus nonverbal communication is a vital part of the communication process. Nonverbal communication plays a major role in the communication process. Therefore it should be more closely analyzed as to its effect upon the total process



**Combined communication**

The combined communication process involves both verbal and nonverbal types together. Most of the times both communication types are used in combination for better impact.

**Communication process:**

The process of communication is in operation all the time. Communication is viewed as one of two basic processes of all living systems: (a) the transformation of food into energy, and (b) the transformation of event-data into information. At the interpersonal level communication is in part that vital process by which individuals relate themselves to each other and through which they affect their individual lives and their cooperative endeavors.

Communication processes are thus the crucial processes which both enable and determine the conditions, operations, and the interrelationships of all living systems. The essence of being human is thus communicating-to and being communicated-with. The process of communication requires:

- a. Communication source,
- b. Encoder,
- c. Message,
- d. Channel,
- e. Decoder,
- f. Communication receiver,
- g. Feedback

**Communication source:**

All human communication can be said to have some source, some person or group of persons with a purpose or a reason for communicating. Someone has an idea which has to be expressed to others. The person who originates the message will influence to a large extent the form and character of the message. The source's special abilities, skills, and attitudes about the topic under discussion, his like or dislike of the receiver of the message and his concept of what he is talking about will all influence the message.

**Message:**

Given a source with information, with ideas, with intentions and with a purpose for communicating, a second ingredient is necessary. The purpose of the source must be expressed in the form of a message.

**Code and encoder:** In human communication a message is available in a physical form, the translation of ideas into a code, a set of symbols, a language. This requires an encoder or someone who expresses the purpose of the source in the form of a message. A code may be defined as any group of symbols that can be structured in a way that is meaningful to some person. Languages are codes.

**Content:** The content of the message contains materials selected by the source to express his purpose. The diverse nature of the message content complicates the entire communication process. Broadly speaking, messages may be said to be expressions of facts or feelings.

**Channel:**

Having identified a source with a purpose and an encoder who translated the purpose into the form of a message, we turn our attention next to a channel or a medium, a carrier of the message. In face-to-face conversation the channel may be the sound waves through the air on which the spoken word is carried. In situations where the communicants are not face-to-face, the telephone lines or the converted light waves for TV provide the channel.

**Receiver:**

For communication to take place there must be someone at the other end of the channel to whom the communication is directed. There must be a target of the communication.

**Decoder:** One more element is needed in connection with the receiver. Just as the source needs an encoder, a receiver needs a decoder to retranslate the message and put it into a form that the receiver can use. Further, just as the encoder was identified with a set of motor skills in the person to person situation, the decoder represents a set of sensory skills of the receiver.

**Feed back:**

One special element in the communication process remains. Feedback is a particular aspect of receiver reaction. It names the use which the source can make of the receiver's reaction, and to some extent this knowledge will help the source in determining its own success. In doing this feedback influences future messages which the source encodes.

## **CHAPTER – 9**

### **DECISION MAKING**

Everyone makes decisions every day. Some can be made easily and quickly; others take a great deal of thought and time. Some of the decisions that you make will have a long lasting effect upon your life. Others may not. Decision making is the action taken in selecting from various causes of action. Decision making is inseparable in any phase of management and the quality of decisions determines the quality of the management. Decision making is an important aspect of daily living and is essential at every step in the life. Decision making is crucial in the management process. Management decisions are purposeful decision involving any of a broad spectrum of resources.

Some decision are made routinely, some are done during certain times of life span, which may have direct effect on the life like education, marriage, etc. Such decisions cannot be reversed. Thus there are various types of decisions, some are essential and some are non-consequential. The decision making is used to achieve the goals, to assess the standards and as an aid in attaining the required quality of life.

#### **IMPORTANCE AND SCOPE OF DECISION MAKING:**

Decision Making is the heart of management process. It deals with the choice of one course of action from among the alternatives. Some decisions are made routinely and some are made for the life time. Decisions are motivated by values and goals, and are checked against standards.

#### **Meaning of Decision making:**

A decision is a choice between two or more alternatives. This implies three things:

1. When managers make decisions they are choosing-they are deciding what to do on the basis of some conscious and deliberate logic or judgment.
2. Managers have alternatives available when they are making a decision. It does not require a wise manager to reach a decision when there are no other possible choices. It does require wisdom and experience to evaluate several alternatives and select the best one.
3. Managers have a purpose in mind when they make a decision. There would be no reason for carefully making a choice among alternatives, unless the decision brings them closer to some goal.

Decision-making plays a definite role in our life. We use decision making to achieve our goals, to assess our standards, and as an aid in attaining our desired quality of life. The decisions we make reflect our value hierarchy. It is conceivable that two individuals faced with making the same decision will approach the decision from different aspects, identify different alternatives and then select totally different alternatives as their final choice. The underlying reason for this is the difference in individual values, goals, and standards.

**Definitions:**

**Decision:**

A decision may be defined simply as a choice among alternatives or as selection of and commitment to a course of action.

**Decision making process:**

The decision making is a process consisting of the activities which lead up to or result in the choice of an alternative or the commitment to a course of action.

**An alternative:**

An alternative is one of a set of elements each capable of fulfilling a common objective in some degree, but each resulting in somewhat different consequences

**Decision situation:**

No decision is made in a vacuum; hence the decision situation or "the real field of choice" is an important factor in any decision. It consists of the tangible and intangible, the animate or inanimate surroundings of the decision maker.

Decision making is a continuous, on-going process. The decisions made emanate from the values, goals, standards, past experiences and input received from the spheres of interaction. Family decision making is unique because its long term, day-to-day interaction of family members.

**Decision making process**

In decision making process, there never is an absolutely correct solution to any problem. There is always more than one way of solving a problem. The solution which gives the greatest satisfaction or yields maximum returns to the individuals concerned for the particular situation is the most desirable one. This process of decision making by any family will depend on its values, and goals. Effective decision making occurs when the choice among alternatives is arrived at through a logical thoughtful process.

There are five important steps involved in Decision Making process as given by Varghese et. al.(1985).

- a. Defining the problem.
- b. Identifying the alternative solutions.
- c. Analyzing the alternatives.
- d. Selecting one alternative.
- e. Carrying out the action plan and bearing responsibility for the consequences.

### **1. Identifying and defining the problem:**

The first step in decision making is the recognition of the problem or the situation and then definition of the problem. Decision making will not take place, until you recognize it is necessary. This process of recognition involves becoming aware of the factors that initiate or indicate the need for a decision. Unless there is clarity regarding felt difficulty, one cannot go through effective decision making process. The problem is situation must be analysed with all the relevant information required to identify the accurate problem and specify why the problem has risen, what are the reasons, and what further information is needed. In depth examination of the problem or situations will help in an effective decision making.

Ex: 1) Poor grades of the child in class – Reasons may be

- Health problems.
- Poor attention of parents.
- No motivation.
- Extra coaching.

2) House hold work - burden to the house wife- Reasons may be

- Not planning.
- Not assistance.
- Employment.
- No sharing of working by the family members.

### **2. Identifying the alternatives :**

Once the problem is correctly identified and analysed, then one should seek information on the relevant alternatives. Effective decision making occurs when all the alternatives are identified. This will enable to make the best selection. Many times after a decision is made and implemented, one would say *'I did not think of other alternative at the time of decision making. Had I thought of that and implemented, it would have worked better.* Hence, identification of all possible alternatives will help to make a wise decision.

Ex : Selection of subjects for college.

Selection of life partner

Selection of career

In analyzing alternatives one should have thorough knowledge about the available resources and their limitations. Factors such as awareness, willingness, intelligence, creativity, and resourcefulness of the individual are influential. Unless we identify possible alternatives we cannot make a logical, thoughtful, and reasonable decision.

### **3. Analyzing the alternatives:**

This phase of decision making is very important and need to be done very objectively. This is a mental process of seeing through the consequence for each alternative systematically. One must think through the advantages and disadvantages of each available alternative. Each alternative should be evaluated for its feasibility and its short term and long term effects. The analyzing process is based on the goals, values and standards that form the yardsticks, by which one can evaluate and eliminate the alternatives that are not relevant and feasible.

Effective decision making involves assessing each alternative in terms of the opportunity costs and benefits. The purpose of evaluation of alternatives is to assess the costs, benefits, and anticipated satisfaction which would be derived from each alternative. Example: While choosing a subject area for degree, alternatives like whether to chose the medical, engineering, law or commerce/ management have to be analyzed in light of the financial burden for the family, the strength of the child to study in that area and excel, the college they going to opt for etc..

### **4. Selecting the alternative:**

In order to make this phase effective, accurate evaluation of the possible effects of the alternatives is at most important. On the basis of analyzing the alternative the choice of one alternative is made. This choice itself is the decision. The selection of an alternative is simple, but because of uncertainty of the future regarding the changes in environment this steps become little difficult. The goal of the family, the standards and resources would become important criteria by which each individual or family selects one alternative.

### **5. Implementing the decision**

This is the fundamental phase of decision making, which is often ignored by many people. The ability to accept the consequences of the decision is the great assets for making future decisions. Each decision making process is a learning exercise for every

individual. The decision may produce either positive or negative results. When we employ the decision-making process one of the sources of input is previous decisions we have made in similar situations.

Once the decision is made, it should be implemented for which the resources required should be pooled together. If it is education of the child, he should be given all possible help and support to succeed in that. Similarly the child should make efforts himself to succeed.

Effective management is dependent upon developing and refining the skills necessary to make thoughtful, logical decisions. This will occur when we not only assess the outcome but also accept the consequences of the decision.

### **Classification of decisions**

Not all decisions are alike. Nor is every decision made in the same manner. Although some actions undertaken derive their basis from newly made decisions, there are other instances when decision making does not really take place. The latter, according to Deacon and Firebaugh, may involve routine, programmed, impulsive or intuitive action.

In addition to the habitual behaviors or routines, we also have certain specific actions that we undertake in a given situation. These are called programmed decisions. Programmed decisions are different from routines. Routine plans or actions are patterns of behavioral actions repeatedly undertaken on a consistent and regular basis. Programmed decisions, on the other hand, utilize our past experience in a similar situation.

Both routine and programmed decisions serve useful purposes. They act as resources by eliminating the need to make new decisions. They also evaluate managerial action. The success we achieve enable us to by-pass or minimize the use of the decision-making process.

There are, however, times when we undertake action without any real thought process, lacking prior experience as a base, or in the absence of conscious awareness. This action results from either impulse or intuition. In either case, the action taken is not necessarily a negative one.

According to Diesing a decision or action is substantially rational when it takes account of the possibilities and limitations of a given situation and recognizes it so as to produce, or increase, or preserve some good. Diesing's criteria for a decision are (1) "decisions must be an effective response to the situation in that it produces some possible

good and (2) the effectiveness must be based on intelligent insight rather than luck.

Using this definition, Diesing developed the five categories of decision making. These categories are technical, economic, social, legal, and political.

### **DIESING'S CLASSIFICATION OF DECISIONS:**

#### **a. Technical decisions:**

They relate to the achievement of single goal. A decision is technically rational if an effective means is chosen to achieve the goals. It need not be the most efficient means unless the resources are limited. The alternatives have some known degree of specificity as do the available resources. This means selecting the alternative that has the highest probability of achieving the desired goal and reducing the degree of risk as much as possible. These are the easiest decisions to make.

Effective technical decision is possible when the goal is clearly defined. These are the 'how to' type of decision.

Examples: Decisions made for best grades in exam

Decision made during health crisis

Decision made during time shortage

#### **b. Economic decisions:**

These deal with multiple goals and limited resources. As human beings, we always have many wants which may lead to many goals. Each of these goals needs allocation of the limited resource. These kinds of decisions are household frequently, to utilize the resources effectively to achieve maximum goals of the family. These decisions need not be related to money alone. They may be related to many other resources like time, energy, space etc.

Examples: (i) going to market (ii) finishing household work, are the goals.

How you use your resources like time, energy money etc are the economic decisions.

Although these decisions are not the easiest to make, in daily life we continuously make economic decisions. These decisions involve a greater degree of risk than do technical decisions.

#### **c. Social Decision:**

These decisions attempt to solve the problems related to value conflicts within and between role expectations, obligations, ideals, and belief and also with learning new roles and relationship, modifying old ones. These decisions differ from technical or economic decision because here the goals are not specific with known number of alternatives, from which one can be selected. Here the course of action has to be



developed through the adjustment or mutual modification of roles. This process of adjustment and modifications are more for social environment. During the process of social decisions making values and goals themselves may be modified, usually in an unconscious process.

Social decisions may involve conflicting values and role perceptions. Part of the decision making process in social decisions involves recognizing these and determining the cause. The ultimate aim of social decisions is to have maximum satisfaction of all involved individuals.

Example: Adjustment in hostel

Adjustment in in-laws house

#### **d. Political decisions:**

These decisions deal with how decisions are made by the group or individual involved, which means these are the procedural or structural decisions. Some of the examples of political decision in a family, are – who will participate in decision making process a particular issue like marriage setting. Who will make the final decision? etc.

Power struggles are frequent in political decisions in the society. In a family it is parents /grand parents who are usually the central figures in decision making. Political decisions involve establishing an organizational structure within the group. This organizational structure is employed to resolve a problem or make a determination.

Example : Decisions made by head of the family

Decisions by the panchayat chairman

#### **e. Legal decisions:**

These are the decisions which norms, laws or standards applied to particular situation or to settle a dispute. These are necessary because, some problems /situations which cannot be either settled or solved by any other kind of decision making process. In legal decisions two things are essential- the relevant rules and someone capable of applying the legal decisions and remaining neutral. Thus the decision making is not affected by the attitudes of the individuals, the composition and resources of the family, the physical setting or the power structure of the family.

These decisions are established by law, an authority agency or organization, or by the common consent of a group of people. They are the basic structure by which society and the culture function for the common good of all.

## **Decisions are also classified based on the person/s making**

### **Individual decisions:**

These are decisions pertaining to an individual. They are of personal concern only. Education of a child is a classical example. When you passed out from high school, you had three alternatives. You could go on to college or you could sit at home, waiting for marriage or go in for full time employment. You choose the alternative of college. This led to a choice among colleges you could attend. You choose among your alternatives. This process-' continued. Each decision resulted in a new choice being made among the available alternatives. Thus one goes through the processes of decision making.

Individual decisions are more quickly made than group decisions. The decision making of an individual revolves round the values, goals, standards and roles the individual assumes in the relevant set of framework.

### **Group decisions:**

Group decisions are made from the collective action of several individuals each of whom has distinct values, goals standards and role perception. This makes group decision making a very difficult process. All the same more alternatives tend to be suggested and unproductive approaches are identified and eliminated because the experiences of many people act as guiding points in the process of selecting the best alternative.

The development of group decisions is a slower process than the individual one. It is more difficult because each individual enters the setting with their characteristic values, goals, standards and roles.

### **Habitual decisions:**

This type of decisions is the lowest level of decisions. Once an individual is trained to do a systematic work, he will follow that throughout his life. Some people get up at 6 O'clock in the morning every day regardless of the time they go to bed. If you observe some experienced homemakers preparing meals, it looks as though there is no effort on their part because each element of the job is done as though she is habituated to it. Essentially they are routine, repetitive actions related to daily activities. The choice is automatic because the criteria are well established and no fresh decisions are involved when you have to consider alternatives. Once it becomes a habitual choice, the resultant action is quick and spontaneous. For some people, even purchasing of some consumer products becomes a habitual decision, while others it might be a conscious choice among many different brands.

## **CHAPTER 10**

### **THE MANAGEMENT PROCESS IN FAMILY LIVING**

Management is a planned activity directed towards the realization of family values and satisfaction of wants of the family members. Home management is the purpose behavior involved in the creation and use of resources to achieve the family goals. Here effective use of resources becomes the focus of management.

Every individual or family does management, but some may be good managers and some may not be. But all manage with some degree of competence. The more skilled a person is in the process of management, the better will be the quality of living.

Management is a process with a series of specific functions that bring about the desired results. The process provides an organised method of achieving the individual wants. The use of resources and the extent of achievement of family goals depend on the managerial interest, ability and leadership of each individual member of the family or group.

#### **THE MANAGEMENT PROCESS:**

The management process consists of a series of five progressive and interdependent managerial activities often called subsystem or functions of management.

- **Planning to achieve goals:** Planning includes setting goals, establishing priorities among goals, establishing standards for measuring goals attainment and determining the activities needed to reach the set goals.
- **Organizing for performance:** Organization is the logical arrangement of activities to be performed with in the plan. It includes dividing responsibilities in among the group/family, delegating authority, and scheduling and synchronizing activities.
- **Implementing the Plan:** Implement is putting the plan into action. It involves careful observation of the work performance as per plan.
- **Controlling the activities/Resources.** Controlling helps in successful completion of the plan and conservation / use of resources as per the plan. Directing and guiding are also part of the controlling process.
- **Evaluating the results in light of the goals achieved:** It is the assessment of the whole management process in achievement of the set goal of the family, the resources usage and the quality of the result produced through the process.

## **I. PLANNING:**

Planning is the beginning of the process of the management by which one anticipates the future and discovers alternative course of actions. It is consciously determining the future course of action to achieve the desired results with maximum possible economy of resources and certainty. It includes a wide range of decisions dealing with family activities, resources and changing family wants.

Although planning is always future oriented, plans vary in specificity from situation to situation. During the planning, standards are set which refers to the quantitative and qualitative measures of establishing standards depending on resource availability and other demands placed upon resources.

Example : The type of food served in the family is determined by the money available, the requirements of the people and the facilities and people available for the preparation.

### **Advantages of planning:**

#### **1. Planning helps to minimize risk and uncertainty:**

It helps the manager to cope with and prepare for the changing environment. It does not deal with future decisions, but with the futurity of present decisions. It is through planning the manager relates the uncertainties and possibilities of tomorrow to the facts of today and yesterday.

#### **2. Planning leads to Success:**

Planning will definitely help in directing towards the successful achievement of goals. It will help in shaping the environment for the success.

#### **3. Planning focuses attention on the set goals:**

It helps the manager or the home maker to focus attention on the goals of the family and the individual to be achieved and the activities need to be performed. It makes easier to apply and coordinate the resources more efficiently.

#### **4. Planning facilitates control:**

In planning, the manager sets goals and develops plans to accomplish these goals. The function of control is to ensure that the activities conform to plans. Thus, controls can be exercised only if there are plans.

### **Characteristics of planning:**

Planning as a function of management has certain characteristics. These characteristics help a homemaker in understanding the nature and purpose of planning in the management process.

**1. Privacy:** Planning is an important managerial function that usually precedes other functions. Thus it is a first step in the management process. It is essentially private to the person who does planning of any activity or event.

**2. Contribution to Purpose and Objectives:** Planning contributes to the purposes and objectives of the management process. In planning, objectives are clearly stated by breaking the goal into smaller achievable targets.

**3. Intellectual Activity:** Planning is a mental activity. Rest of the management process involves its execution. Therefore, everything, which is needed to be done, is decided at the planning stage. Thus, it is not an action but an intellectual activity.

**4. Continuity:** Planning is a continuous and never ending activity. When one goal is achieved, planning for the next goal starts,

E.g. the first goal of the homemaker in the morning is to send children to school. After that, she starts planning for breakfast and then for lunch. Thus, planning is a continuous process.

**5. Flexibility:** Planning leads to the adoption of a specific course of action and the rejection of other possibilities. When the future cannot be molded to conform to the course of action, the flexibility is to be imagined in planning by way of adopting the course of action according to the demands of current situations.

**6. Unity:** Every family member makes his/her individual plans. Maintenance of consistency or unity of everyone's plans is an essential requirement of the planning of a homemaker. Therefore, whenever the homemaker plans, she should consider the individual plans of other family members and generate their consent to maintain unity in planning as well as in executing.

**7. Precision:** Planning must be as precise as to its meaning, scope and nature. It should be framed in intelligible and meaningful terms by way of specifying the expected results. For example, the budget prepared by the homemaker for the family should be precise as far as possible so as to reach their goals conveniently.

**8. Pervasiveness:** Planning is a pervasive activity covering the entire family and all aspect of family living. It is not the exclusive responsibility of homemaker alone. In the family each and every member should be directly involved while planning as it affects the future of every member and that of a family as a unit.

**Types of plans:**

The types of plans are viewed in terms of their uses and levels.

**Single Use Plans:**

Single use and repeat use or standing plans are in this category. Each will be considered with relation to the plans families may utilize. Single-use plans, as their name implies, are plans which are used only once. They may vary in any number of dimensions such as complexity or flexibility nevertheless, they are used only once. For example, the plan a family makes for a wedding reception is characterized by being attached to a goal which has a terminal point: the marriage of a family member. Some single-use plans tend to be rather large and detailed. The planners may exercise considerable care in developing them because they do not have the benefit of extensive past experience to guide them.

**Repeat-use or standing plans:**

These are the plans that were designed to be used over and over again! The value of standing plans, according to Newman, is that they establish a pattern of action for "normal" situations so that the individual can then concentrate his attention on the changes he wishes to make in this' customary pattern of action for abnormal circumstances. A standing plan as conceived by Newman is similar to having a routine.

Successful routines, standing plans, or meta-plans require many conscious decisions when they are developed. They may be simple routines or fairly complex plans.

While single-use plans tend to have more alternatives attached to them, standing plans are in a constant state of revision due to their frequent use. Cumulatively, a large number of alternatives might be considered connection with frequently used plans, but the impact is not great at anyone time.

**Steps in planning:**

Planning consists of a series of individual purposive decisions which follow a sequence or pattern. Each link is a series of actions performed so that a goal or objective can be reached.

There are five basic steps in planning. They are

1. Recognizing the goal to be achieved
2. Analyzing the different alternatives
3. Making choice between alternatives

4. Acting to carry out the plan
5. Accepting the consequences

For each goal, we have to analyze and clarify the situation. In view of the goal relevant alternatives are seen and analysed in relation to the merits and demerits. The selection of relevant alternatives for achieving the goal is based on facts- not just on emotions and impulses. This means thinking through ideas, being conscious of people, family and others. In selecting the best alternatives, one has to consider the usage of resources and its implications before making the final decision. In planning one should essentially consider the following points.

1. Develop order of priority for various steps.
2. If need arises, one must be aware of the parts to be eliminated.
3. One should always balance between the available resources and demands made upon them.
4. One should ensure that the decisions made would be appropriate to the individuals concerned.
5. Care should be taken to make sure that the plans are realistic and flexible.

## **II. ORGANISING**

Organization is the logical arrangement of activities within a plan. It consists of dividing responsibilities among group members and delegating authority, scheduling and synchronizing the activities. In organization the responsibility is divided among the persons involved in complication of any task for achievement of any goal.

Gross and Crandell explains organisation as an orderly design a homemaker creates by planning and coordinating the activities of the home. They further stress that a homemaker has to organise the activities for self and for other as well.

Once the plan is ready, the required resources are sought in the step. Alternative resources or combination of resources, as per requirement of the plan will be brought together for attaining the desired goals. The responsibilities of various tasks in goal attainment will be delegated to the people involved in plan.

Organising also means that a homemaker coordinates the human and material resources of the family. It necessitates that she must organise family members, materials, tasks and time. The effectiveness of an organisation depends on the ability of the homemaker to use family resources to attain its goals. Thus, during this process, proper relationship among work, people and other resources are established and the authority

and responsibility are channelised. Therefore organising is an inseparable part of managerial action.

### **Importance of organizing:**

Similar to planning, the home manager should also understand why he/she must organize. Some of the advantages of organizing are,

- **It Increases Management Efficiency:** Organisation increases the efficiency by avoiding delays and duplications. This ensures efficiency in achieving family goals.
- **Optimum Use of Human Efforts:** The tasks are assigned to the person who is the most capable of doing it. As we have discussed earlier that the housewife might allocate the responsibility of purchasing furniture to the husband who would be a better buyer for it, while, doing purchase of clothing herself as she can do it better than her husband, thus, making the best use of human effort.
- **Laying Proportionate and Balanced Emphasis on Various Activities:** Organising ensures that due emphasis is given to each and every activity. Over emphasising one activity and ignoring or forgetting others will be avoided.
- **Facilitates Coordination:** Organisation helps in coordination of efforts of all the members of the family. It also ensures the smooth flow of information and good communication among all the family members.
- **Provides Scope for Training and Development of Family Members:** Organisation has human focus rather than the work focus. People are given more importance than the actual work. Therefore, emphasis is on the development of skills, attitudes, capacities and creativity of the family members.
- **Helps to Consolidate Growth and Expenditure:** Organisation while regulating the expenditure of family income, provides for the development of all the family members. Therefore, while achieving family goals, the whole family grows together as a unit.
- **Prevent Growth of Laggards, Wirepullers, Corrupters:** Organization ensures that each member gives his or her contribution in the achievement of family goals, according to one's age and ability.

### **Techniques of organizing:**

The important techniques involved in organizing are



### **1. Identifying and Classifying Activities:**

Home maker must list all the activities which need to be done like buying groceries, vegetables etc., cooking meals, cleaning of the house, washing clothes and cleaning utensils.

### **2. Grouping Activities:**

Now all activities must be grouped the light of human and material resources available and the best way of using them.

### **3. Delegating Work:**

Each group of activities can be delegated to a person who can accomplish that work in the best possible manner. Each family member should also be assigned authority and resources necessary to perform these activities.

### **4. Delegation of Authority:**

This involves tying all the family members to either horizontally and vertically, through authority relationships and information flow

### **5. Coordination:**

Coordinating the efforts of all the family members is very important to achieve goals. Coordination helps to unify activities and parts of a plan into a harmonious and workable whole. It is necessary to coordinate the efforts of all individuals towards achieving common family objectives.

Once the plan is ready, organisation of resources and activities is the next step in management process. The effectiveness of organisation depends on the ability of home maker to the use of available resources for attainment of the set goals. Organizing facilitates coordination helps to increase efficiency, helps to consolidate growth and expenditure and provides scope of the development of family members.

## **III. IMPLIMENTING**

Implementing is putting the plan in to action. It is the accomplishment of goal through control of action. Implementing involves careful observation of the work performance. It is concerned with the cost in terms of resources like time, money, efforts and the satisfactions derived after the work or activity. During implementing a goal may prove to be unwanted even though it had once seemed desirable because prediction is not always accurate. Thus implementing call for flexibility in thinking rather than a rigid pattern of action. Self discipline and supervision are very essential while implementing a plan.

**Supervision** is an important aspect of the process of implementation. The home manager along with working herself, she delegates work or tasks to the family members.

The manager has to supervise the actual performance of the work, so that it will enable him/ her to know whether the work is progressing in the right direction. Depending upon the situation he/she may have to guide, explain, instruct or demonstrate the work.

**Checking** is the examination of actions, which may be carried out by the planner or by the person or machine implementing the plan. When clothes are brought to the dry cleaner, they are checked for spots and decorations that need special attention and for other potential problems. Then they are checked afterward for appearance, for missing buttons decorations, and so on.

Transferring the responsibility of checking is widely practiced in family, financial management. Withholding from paychecks provides a way to control plans, whether the money is withheld for taxes, for united giving, for retirement, for health or automobile insurance, for stock-option plans, or for savings bonds.

Checking on a variety of factors has been reported in observations of grocery shopping. The process of selecting packages involves, "putting them down, fondling them, reading them, dropping them, picking them up and putting them back in the wrong place, etc.," and people sometimes look at weight, price, and what premiums are offered and read the fine print.

**Adjusting** is changing a planned standard, a sequence, or their underlying processes to increase the chances of the desired output. When there is deviation from planned behavior, as identified through checking, plans must be adjusted. If checking reveals a discrepancy between what is desired and what is being accomplished, adjusting takes place.

**Facilitating** is assisting the progress or flow of actions by capitalizing on individual and/or environmental potential. Plans may include facilitating actions, and facilitating may originate while the plan is being implemented. The individual potential relates to the planners themselves and the environmental potential involves other persons and things in the situation. Conditions that promote achieving the standards or sequences of plans facilitate their implementation.

Facilitating processes may be evolved in the implementing subsystem. While implementing a task, a person may intuitively see an easier way to do the task, allowing the work to flow more continuously or more smoothly.

#### **IV. CONTROLLING:**

Controlling helps and putting plans in to action, caring the plan to successful completion and conservation of resources. Control call for both leadership and joint

action in the family to achieve the family goals. Coordinating is another means of controlling it helps to give individuals working together and understanding of the total situation and of the necessity for cooperation if the best results are to be achieved directing and guiding the person doing the task is also part of the controlling action.

Many new decisions are required which may result in changes in the plan. Many a times, when the menus are planned for meals, during the shopping stage, certain things are not available because of strike or any other reason. At once a fresh decision need to be made to substitute the previous plan. It takes a relatively high degree of self appraisal to become aware of the decisions one is making and their significance for attaining the goals. The more the person is aware of alternatives, the better the chances of successful controlling. One should have the foresight to see through the problems and barriers, to be able to 'control' the carrying out of the plan.

### **Benefits of controlling:**

Some of the important benefits of the controlling process are:

1. Ensures Performance According to Pre-determined Standards and Goal.
2. Rescues and Provide Ways and Means for the Information Flow.
3. It improves efficiency by saving time, money and energy resources.
4. It aids coordination among all activities by regulating them.
5. It helps in forward looking to achieve goals.
6. It leads to greater organizational effectiveness by contributing to the achievement of goals.

### **Techniques of controlling:**

They are those methods, which help in detecting the deviation in the performance. Primarily there are two types of methods. These are

- ❖ Budgetary
- ❖ Non budgetary

**Budgetary Methods:** These methods involve statement of anticipated results in numerical terms. Under this category the most important techniques, which can be used by the homemaker to control her plans are following:

1. **Income and Expenditure Budget:** This type of budget shows the family income from various sources and its distribution on family expenditure on various items for a specified period of time.
2. **Cash Budget:** This type of budget shows how much cash is available for expenditure and how much is already being consumed.

**Non Budgetary Methods:** These methods do not involve numeric but help in checking the activities necessary for achieving goals. Some of the most useful such techniques are following.

➤ **Mental Checklists:** Most often homemakers prepare a checklist and mentally check, which activities are done and which are left. However, there is always a chance that she may forget one or more vital items of the checklist. But it is used most often and is quick and inexpensive way of checking especially when the activities are routine and not very important.

**Records:** This is a written form of checklist in which jobs, activities and even expenditure is recorded on a sheet of paper. The jobs completed are entered in the record and thus, a homemaker can assess the performance just by looking at a record. This method eliminates the error in checking due to forget but needs more time, energy and attitude of homemaker for writing the records.

## **V. EVALUATING**

Evaluation is the final stage of management process. It consists of looking back over the steps of planning, organising, implementing and controlling to determine as accurately as possible, how good a Job has been done. Evaluating is assessing the progress in management subsystem and in goal attainment. The main functions of evaluation are assessing the impact of management on quality of living across time and consideration of possible improvement in the management processes. It is analyzing the results and judging the effectiveness of the plan. It helps to understand the reasons why outcomes are different from the desired goals. In managing family living the reasons why outcomes are different from the desired goals in managing family living, the measure by which relative success or failure of a plan can be evaluated is the extent to which it has advanced the family goals. The more definite and clear cut the goals, the more accurate evaluation can be done.

Evaluating, as a distinct phase of management, goes beyond checking; it analyzes results and judges effectiveness. It attempts to discover reasons why outcomes vary from the projected or desired goal. It is a broader, longer view that analyzes impacts of action on the total pattern of living. Although evaluation centers around the outcome, it has many functions. In addition to analyzing the outcome, it provides information that can be used as a guideline.

The positive or negative feedback promotes either continuity or change in the system. Positive feedback, reveals differences between expected and actual outcomes,

acknowledges factors that support the deviation and favours an increase in or continuation of the deviation which is really a change in goal.

Negative feedback reveals differences between actual and devised output and influences the system to reduce the deviation so that the output stays within the established by goals or adjectives set.

**Purpose of evaluation:**

*Lewin sees four purposes in evaluation and its purpose indicates its characteristics:*

- To see what has been achieved.
- To serve as a basis for the next plan.
- To serve as a basis for modifying the overall plan, and
- To gain new general insight.

**Methods of evaluation:**

Like controlling evaluation can be done by two main methods.

I. Budgetary methods

II. Non budgetary methods.

I. **Budgetary Method:** The type of budgets which can help a homemaker in evaluation are following:

- **Profit and Loss Account:** These accounts help a homemaker in assessing her monetary results at the end of a specific period. If the balance sheet shows the profit or positive deviation it means that she has managed to save whereas loss points at the negative deviation in the accounts. This can help her in evaluating her achievements.
- **Net worth Statement:** This statement is also used to evaluate the results. The increase in the net worth shows the rise in the standard of living of the family. However, if the net worth of a family is decreasing, it indicates the lowering of standard of living for that family.

II. **Non Budgetary Methods:** Like control, evaluation can also be done by methods other than the budgetary ones. Some of such methods useful for the homemaker are following:

- **Summary Reports:** These are the descriptive reports at the end of the execution of the plan to assess qualitatively the results of the process. It shows the quality of goals achieved i.e. their worth.
- **Checklists:** They are used for evaluation as they are used for control. However for

evaluation, checklists are used at the end of the process to assess the results

- **Personal Observations:** Similar to control they are used most often by the homemaker at the end of the process to determine the results or the level of satisfaction it has brought
- **Records:** Household records help homemaker in evaluating the results as they help her controlling the performance. They can be both short term as well as long term records. These help in evaluating the total economic performance of the family and assessing its net worth.
- **Other Techniques Like Audit and PERT:** Though these methods are not used by homemakers but are very important evaluation techniques, usually applied in bigger and more complex organizations.

Evaluation is the generally accepted principles that every one should strive to secure increasingly satisfying results with the resources at hand. It is the core of management- a specific device toward that end. The homemakers use all the resources of the family, its functions, equipment, information as well as its members to attain their goals. These functions cannot be separated into watertight compartments. Every homemaker uses these functions in varying degrees for the success of management.

#### **Management process applied to homemaking activities:**

All functions of management process are closely interrelated. But to understand the process of management it is essential to analyze each function separately. Depending upon the goal to be achieved these functions may be analysed jointly or separately. Every home maker as a manager performs the following five basic managerial functions.

- Formulated the objectives and the course of action to achieve the desired objective i.e. plan.
- Establishes the structures, the system and the procedures to operation to achieve the objectives i.e organize.
- Make the men, machine and methods in proper positions for accomplishing the overall objective and then implement and transmit the plan into actual action i.e co-ordinate and lead.
- Check and make corrections as and when required as the plan is an action to bring performance in time with the actual plan i.e. control.
- Review and evaluate the complete plan and the control measures applied to determine success or failure through its accomplishments and also to suggest methods of improvement in future planning and controlling measures i.e. evaluation.

The major managerial responsibilities in a family consists of the following.

- a. Identifying values and selecting goal.
- b. Create healthy environment in home and community.
- c. Achieve desirable inter personal relationships.
- d. Nurture growth and development of the young.
- e. Plan of work for long range financial security.
- f. Maintaining a pleasant and comfortable home.
- g. Providing suitable food and clothing for the family.
- h. Purchase consumer goods and services.
- i. Maintaining the health of all family members.
- j. Perform tasks of maintaining the home, using time and energy wisely.
- k. Guiding educational and social developments of the individual in the family group.
- l. Participate intelligently in community, legislative and social action affairs.

Thus effective management requires the understanding and implementation of the principles and process involved. It is clear that a homemaker can be successful only when she practices them properly along with the co-operation of all the family members concerned.

## **CHAPTER-11**

### **TIME MANAGEMENT**

Everyone has 24 hours in a day and time is one resources which is equally distributed to every individual both rich and poor share the time alike. Effective time management needs the realization of the fact that time has value. It can be used carefully and fruitfully according to the demands. The use of time that will mean the most in the attainment of individual and family goals in the real objective of time management. **Time is a quantitative resource** that can be measured, but it is an **intangible resource**. Its classification also varies with different authors. Gross, Crandall and Knoll classified it as a human resource, where as others have classified it as a non human resource. Time is the focal point around which other resources are allocated and used. As a resource, time can be used in several ways. It is combined with other resources to achieve a desired goal or meet a demand. Within the management process we make decisions concerning its use. **It may be allocated for transferring, exchanging, producing, protecting, saving-investing, or consuming.**

Using time effectively calls upon your knowledge of the quantitative and qualitative aspects of any other resources combined with your time resource. In addition to this, it also necessitates examining available resources and determining which combination of resources will bring about the greatest degree of satisfaction while minimizing the use of each. It means examining time resources along with all the others.

**Effective time management involves the following points:**

1. Recognizing the demands placed upon your time.
2. Ascertaining the goals which necessitate the use of your time resources.
3. Identifying and setting priorities for these demands and goals.
4. Determining which resources to combine with your time resource to enable you to meet demands and achieve goals.
5. Recognizing those demands which cannot be altered or changed.
6. Identifying any constraints upon both your time and other resources.
7. Developing a plan to allocate and use your time resources.

**Time demands in different stages of family life cycle:**

The time demands change according to deferent stages of family life cycle. A family in the beginning stage with only two partners may have lesser time demands for the home maker. As the family size increases with the coming of children time management becomes most essential as the parents will be pressurized with lots of time



demands for various activities. During the contracting stage of family life cycle the time demands of the parents starts decreasing.

Understanding the demands on the homemaker's time during the different stages of the family life cycle will help families plan ahead and prepare themselves to meet new and changing time demands.

**Stage I:** The beginning family is a period of adjustment and child bearing for young homemakers. At this stage, family goals, time and work patterns, work habits, and the division of responsibilities between husband and wife are established. Unless the homemaker is employed outside the home, demands on her time are light.

**Stage II:** The expanding family brings new and heavy demands on both the parents. The coming of children requires the greatest adjustment in the time patterns of homemakers. Farm and city homemakers with children under a year old used from twenty one to twenty five hours a week in caring for their families according to some studies. They used about thirteen hours when the youngest child was one to two years old. Thereafter their time demands decreased steadily until the youngest child was about nine years old. While children are in grade school and high school, their time demands, although different, remain high. They center around the problems of guiding and directing children in assuming their places as responsible members of the family, of making time plans together and helping each one to evaluate their use of time. As children approach and reach adulthood, demands on the homemakers time depend on whether the children go to college, marriage and leave home, or whether they take jobs and live at home.

**Stage III:** The contracting family covers the period during which the children have become independent. Mothers now have some free time to use as they wish. They can make the most of these years by learning to co-ordinate their time and recreation plans with those of their husbands. The time demands upon the homemaker rise rapidly with the coming of children and remain high until the children complete their education and leave home. A gradual drop in time demand comes with the approach of the retirement period.

Managing the time involves both making the plan and carrying them out. A time plan shows what one expects to do in a given period of time. While making the time plan one has to think about the problems in advance, which can be prevented through careful planning. **A time plan indicates the sequence of activities.** To make an efficient, workable plan each home maker, with the help of her family members should decide

what activities are to be carried out daily, weekly what season the task should be planned etc.

### **TOOLS OF TIME MANAGEMENT:**

There are various tools involved in the management of work time. It is very important to consider them while managing time. They provide the basis for time management. These are as follows:

- Peak Loads
- Work Curves
- Rest periods, and
- Work Simplification

**Peak Loads:** This is one of the important tools to be considered while managing work time. For most people activities pile up on each other at certain times of the day or the week or the month or the season. **These packed periods are called peak -loads.** For example, for a homemaker peak loads can be daily, weekly or seasonal such as the time of breakfast and getting the family off for the day is a daily peak load, the thorough cleaning of the house a periodic peak load and the Diwali or a festival preparation, a seasonal peak load.

The peak load may be lessened by delegating some work to other family members or by adopting some work simplification methods. **Awareness of the peak load and the methods of handling them is an important tool for managing time.** This is even more important for a homemaker who is gainfully employed outside the home.

**Work Curves:** The second tool for managing work time is the work curve. A typical work curve has the following features:

- Starts sluggishly
- Sharp rise as worker gets into stride
- Falling off in the middle of the spell with a fresh spurt as work nears its end
- Find falling at the last hour

**Rest Periods:** This is the third tool for time management. A rest period need not mean complete cessation from work, although that is desirable after a heavy manual labour. The greatest results can be expected if the worker lies down and relaxes completely, because reclining requires less expenditure of energy than any other body position. As compared to most workers, the homemaker can provide good conditions for rest more easily. A change in the type of work may also serve as rest periods for each other.

### **Work Simplification:**

It is also one of the tools of time management which is related to energy management, as it includes improving methods of work which requires lowering both time and energy expenditures, because the time and energy are required to do any task and they largely depend on the hand and body motions used.

In simple terms, “work simplification is the conscious seeking of the simplest, easiest, and quickest method of doing work. Or in other words we can say that work simplification means improvement in performance of task”.

It is a very important tool of time management which not only is helpful in an industry but a very useful tool for a homemaker who wants to have a liberal supply of time as well as the need to conserve her energy.

### **Time plan and steps in making the plan:**

**Time Plans:** Managing time involves both making plans and carrying them out. A time plan shows what one expects to do in a given period such as a morning, an afternoon, or possibly during a whole day or a week.

### **Steps in making daily and weekly time and activity plans:**

A workable time and activity plan must be built step by step to fit the needs of one's family. Conditions in no two homes are the same. Plans for a family with young children will differ greatly from a family with teenage children. Some homemakers, such as doctors', and farmers' wives, must adjust their work with that of their husbands and plan time for interruptions and unexpected demands, because they are a part of the day's activity. Although the details of time and activity plans will differ in each household, the steps in making them are much the same.

**Step 1:** Consists of listing the everyday, weekly, special and recreational activities of the family. The list will probably include such tasks as the follows.

### **Every day jobs and activities**

- |   |                                    |
|---|------------------------------------|
| ➤ Caring for children and invalids          | ➤ Making beds                      |
| ➤ planning, preparing and serving meals     | ➤ Caring for house                 |
| ➤ Packing lunches                           | ➤ Caring for pets                  |
| ➤ Baking cookies, cakes, breads             | ➤ Resting and personal care        |
| ➤ Preparing baby's food and caring for baby | ➤ Recreation and social activities |
| ➤ Washing dishes                            | ➤ Doing farm work                  |
| ➤ Doing unexpected tasks                    | ➤ Doing any other tasks            |

**Weekly and special tasks and activities:**

- Washing and ironing
- Mending and sewing
- Cleaning house thoroughly
- Other special cleaning
- Shopping and ordering
- Washing Windows
- Special cooking and baking
- Preparing special meals
- Going to meetings, clubs etc.
- Doing any other tasks
- Going to doctor, dentist etc.
- Errands away from home
- Doing farm tasks
- Making repairs on equipment and house
- Going to bank and keeping accounts
- Engaging in recreational activities.

**Seasonal tasks and activities:**

➤ Planning and directing children's vacation activities.	➤ Sewing
➤ Preparing for holidays	➤ Vegetable and flower gardening Caring for yard
➤ Preparing for birthdays	➤ Putting on and taking off screens and storm windows
➤ Storing seasonal clothing	➤ Doing any other tasks.
➤ Preserving food	

**Step 2:** Consists of making a plan for everyday or routine tasks and starting or underlining those that must be done at a definite time. This provides a skeleton around which build the rest of the plans. Such duties as preparing and serving meals, packing up lunches, taking children to school and picking them up and daily cleaning are included in this skeleton plan.

**Step 3:** Consists of completing the weekly plan. At this point we must fit the weekly, special and seasonal jobs into the free blocks of time in the daily plan. In allocating these jobs the homemaker must consider the needs of her own household, the work habits and free time of members of the family.

**Step 4:** Consists of deciding who will do various tasks and calls for group discussion and planning. In doing this, the work carried out by the mother and father individually as well as the responsibilities they share together and the duties of each child, no matter how small, are clearly defined and understood. Step 4 is usually combined with steps 2 and 3, because many of these decisions are made when the order and time of work are being determined.

The knowledge of usage of time by each individual is most essential for efficient time management. The allocation of time has a major effect on the quality of one's life. Some of the important tools of time management are daily workloads, work curves and work simplification method. The time plan has to avoid tension and unnecessary mistakes and waste of resources.

## **CHAPTER-12**

### **SYSTEMS APPROACH TO MANAGEMENT**

As already discussed in previous lesson home management is concerned with the use of resources for the family activities. Management is essential because the resources are scarce. Management is recognized as an important discipline, based on the human behavior and applicable to many different fields including the family. Home management is a process which can be learnt. Rhoda Kotzin, the philosopher, classified the family resource management as a practical sciences rather than theoretical science. In practical sciences one adopt their knowledge to individual variations and can be modified according to the situations of the individual family. Since management is action oriented one should develop the abilities needed to manage. Defining the goal clearly is an important step in management.

#### **CONCEPTUAL FRAME WORK OF MANAGEMENT:**

Conceptual frame work is referred to the specific cluster of concepts of management in a given situation. This conceptual frame work can be judged in terms of its scope, logical and the degree to which it stimulates further work. The major reasons given by Gross, Crandall and Knoll for systems approach as the conceptual frame work are

- i. Management is not an isolated activity.
- ii. The systems approach highlights interrelationships, interdependence and interaction with real world
- iii. Systems approach makes it possible to focus an individual component without losing sight of the totality.

#### **SYSTEM APPROACH:**

Systems approach is one of the modern approaches of the management process. A system is a set of interdependent subsystems. This approach emphasizes the concept of holism and integrated approach. The following are key concepts of this approach (Tripathi and Reddy, 1983).

**1. A system is a set of interdependent parts:** All parts together form one whole unit that performs some function. in general an organisation is a subsystem composed of four interdependent parts, namely, task, structure, people and technology. The task refers to the main purpose of the organisation. Structure refers to the formal division of authority and responsibility, communication channels and work flow. People are the members of the

organisation with their attitudes and values. Lastly the technology refers to the tools, equipment and technique used in performance of the task.

**2. Central to the systems approach is the concept of holism:** This means no single part of the subsystem can be analysed independently without considering all parts together. It is a way of looking at the organization as a whole.

**3. A system can be either open or closed:** A closed system is one where the factors outside the system do not affect the system and is independent of environment. An open system is one where in it both affects and is affected by the environment and interacts with its environment. Family is an organization which is an open system and its members interact with the surrounding environment.

**4. Every system has a boundary:** Boundary can be clearly and more precisely defined in case of physical and biological systems than in case of social systems.

Example: The physical boundaries of the human body can be easily defined rather than the boundaries of an organization/ family.

The concept of boundaries is use full in many ways.

1. it helps a system in determining where it ends and the other system begins.
2. It divides those elements that are part of a system from those that are a part of its environment.
3. It enables a system to protect its transformation process from the vagaries of its environment.

#### **SUB SYSTEMS:**

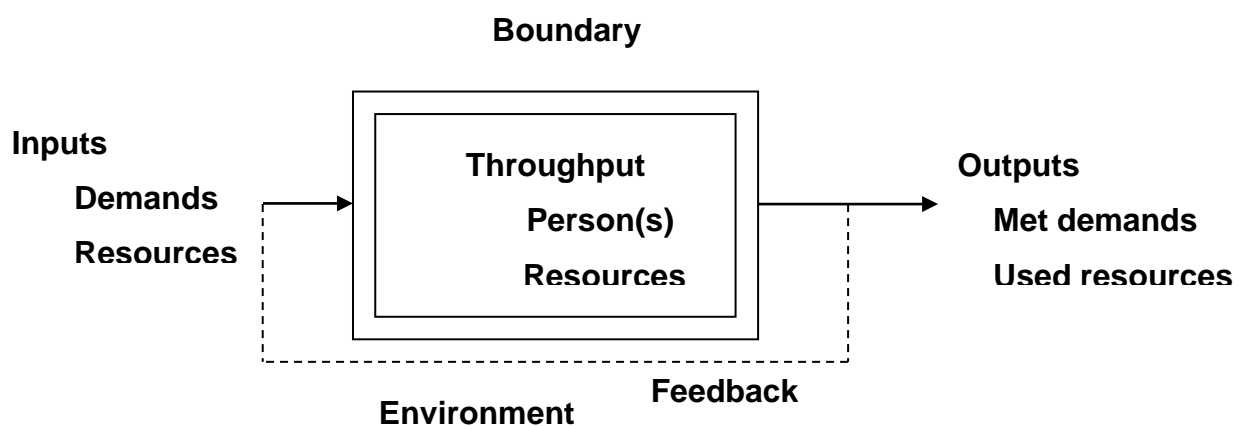
All systems will have subsystems and play the functional role in the system may be a subsystem of a larger system. The family is a subsystem of the community system and the community is the subsystem of a geographic area like a village, city etc, and so on. The family system contains the personal and managerial subsystem. The function of the managerial subsystem is to plan and implement the use of family resources to meet the family demands.

#### **INTERACTION WITH OTHER SYSTEMS:**

Families continuously interact with the physical environments and with other systems like religious, socio-cultural, political system. The environment here is defined as the set of conditions and properties that are not part of the system but are still able to influence the system. In an open system all the living systems, whether biological organizations or social or business organizations are actually dependent upon their external environment for information, material and energy. These enter the system from the environment as inputs and leave the system as outputs.

### Input, throughput, Output:

Every family has various demands and needs resources to meet them. When these demands and resources enter into the family sphere, we call them as **inputs**. Input is basically matter, energy and information, which denotes the resources and demands in the family system. The family uses these resources and meets the demands. The resources and met demands leave family system and go out into the environment as **output**. The process of passing the resources through the family sphere is known as the **throughput**. Or transformation, as shown in fig 1.



**Fig.6.1: Concept of management applied to the family system**

System approach to management responds to the following.

#### Input:

Recognizing question- why and what. Recognizing important priorities clarifies how household activities need to be organized to achieve the quality of life desired. Many family and individual goals relate to household activities or task performance. The ratings for nine goals, according to their importance, follow:

1. **Affection.** Having family members satisfied with the amount of love they give to each other.
2. **Companionship.** Having family members enjoy doing things together and feel comfortable with each other.
3. **Happy children.** Helping the children become well adjusted and enjoy their lives.
4. **Personal development.** Giving each family member the opportunity to develop as an individual.
5. **Religion.** Living according to religious principles and teaching
6. **Economic security.** Keeping up or improving the family's standard of living.
7. **Attractive home.** Having place that is comfortable and attractive to live in.



**8. Wise financial planning.** Making sound decisions in budgeting for present and future purchases and making intelligent use of money.

**9. A place in the community.** Giving family members a respected place in the community.

**Throughput:**

Seeks and pursues solutions to how, how much, when and where. The role of home management is to appraise the resources available in a situation, to judge their use in keeping with the goal or event demands, and to develop a plan to be implemented- the throughput of the system.

Planning and implementing household activities involve the concepts discussed previously- standard setting and sequencing actions, controlling and facilitating.

**Output:**

Provides answer to the questions raised in input and throughput. Output from household activities includes the accomplishment of the task resulting in some degree of satisfaction, resource use, and at times, fatigue or stress from doing the task.

**Example of input, throughput and output in a family system.**

The family gets its income in the form of salary in the beginning of the month. At the same time the family has to pay the rent and other bills. Here inputs are in the form of salary as resource and rent and other bills as demands. The head of the family or home manager uses the resources to meet the demands. Thus process of using the resources (making payment in cash or cheque) is the throughput. The used resources and met demands (receipts) are the output.

In this process, if the family has anticipated all inputs, it will derive satisfaction for the output and it will promote readiness for next installments. If there is some dissatisfaction due to may raised rent or less salary, then the family may have to plan for making payments by increasing resources in future. This process of output returning in part to the family as input is called 'feedback'.

The nature of feedback:

The feed back can be either negative or positive. It is the acceptance or rejection of the probable output. Feeling of satisfaction regarding the output is the positive feedback and dissatisfaction is the negative feedback.

Negative feedback has been defined as a stabilizing influence that triggers measures to maintain the system in a desired state. Positive feedback reflects deviations from anticipated effects and promotes change.

## **CHAPTER-13**

### **FAMILY INCOME MANAGEMENT**

Among all resources available to the family money is an important resource which has the power to exchange for other resources. It is the income received by the family. The concept of income is generally understood as the money received by the family in the form of remuneration for the services of the family members. Money income is the most commonly used term because of the ease with which incomes of the families can be compared and their economy can be assessed.

#### **CONCEPT OF FAMILY INCOME:**

Most of the consumers would consider salary or the average wage of only money though family income refers to all the other forms of income mentioned above come under the broad concept of the term “Family Income”.

Money and income are synonymous terms. However in real term money is only one of the aspects of income. It is an important financial aspect of which families use to acquire their goods and services. Money gives purchasing power to the consumers. Money is an indicator of economic and social status of families.

#### **DEFINITIONS:**

**Family Income:** Family Income is that stream of money, goods, services and satisfactions that come under the control of family to be used by them to satisfy needs and desires and to discharge obligation (Nickel and Dorsey).

**Income management** is an organized, goal oriented system of allocating and controlling human, economic and environmental resources to achieve specific goals. Nickel and Dorsey (1967) defined income management as ‘planning, controlling and evaluating’ the use of all types of income. Its purpose is to get greatest satisfaction from the resources at hand. Satisfaction includes three important aspects-namely

- The development of the various individuals in the family.
- The furthering of the group happiness.
- The opportunities to contribute to civic well being.

**FUNCTIONS OF MONEY:** Money does three dimensional functions – primary, secondary and contingent functions.

**1. Primary functions :** There are two primary functions

**a. Medium of exchange:** It acts as a medium of exchange, for getting any goods and services needed for the family by servicing as a means of a payment. Money has free trade from the inconveniences of barter system.

**b. Standard of value:** Money is a scale in which the value of goods and services is measured. Money has brought a price system for the goods. The value of money denotes the worth of the product or the price of the product.

**2. Secondary functions:**

There are three secondary functions of money.

**a. Standard of deferred payment:** money helps in payment at a later date and the amount to be paid is determined in terms of money

**b. Store of value:** A person can hold money at any length of time and serve as income for his future use.

**c. Transfer of value:** we can transfer money from one place to another and one person to another.

**3. Contingent functions:**

The contingent functions are.

**a. Distributions of national income:** Money helps in the distribution of national income in the form of payments such as wages, interest and profits.

**b. Equalizations of marginal utility:** money helps both consumer as well as producer maximizing the satisfactions.

**c. Basis of credit system:** Modern economy is based on credit system that is one can take loan and pay it back with interest.

**d. Liquidity and uniformity to all forms of capital and wealth:** Money is the most needed asset and all kinds of wealth can be held or converted into money.

**CLASSIFICATION OF FAMILY INCOME:**

1. Direct Income
2. Indirect income

**Direct Income:**

Direct income is the income which is in the form of direct money. It includes the income earned by members of family and it can be in the form of salary or earned through business.

Apart from this some people have immovable property like house, shop and land. They can get rent out of this. Money in the bank earns interest. So the money from all above sources comes under direct income.

### **Indirect income:**

This is the income that the family gets in the form of facilities which is not provided then family has to spend from their own earnings.

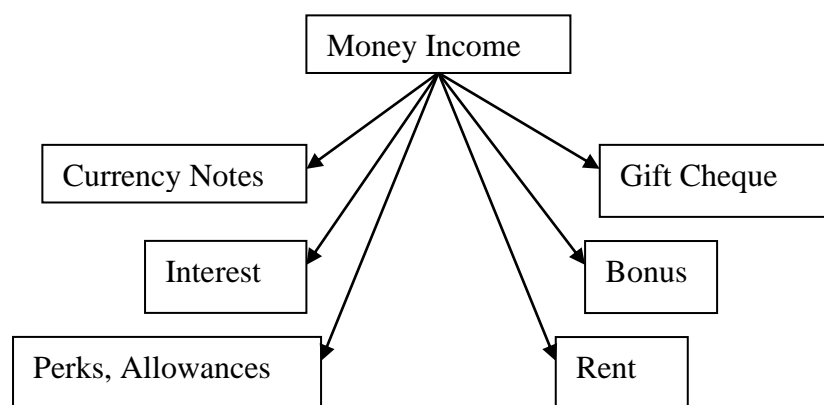
E g: Rent free accommodation, free medical facilities free education, free transport facilities and other rebates on the items consumed daily.

According to Gross and Crandall, Income is classified in to 3 types.

- a) Money Income
- b) Real Income
- c) Psychic Income

### **Money Income:**

It includes all monetary gains, gross receipts of money of all members of the family and the frequency and pattern of its flow. It is the purchasing power in the form of currency that goes into the family treasury in a given period of time. It may be accrued (accumulated) to the family in the form of wages, salary, dividends, interest, rent, gifts, pensions, royalties, bonus etc. Money income is converted into goods and services required for daily living and a part of it is diverted into savings fund for delayed used or for investment purpose.



**Fig: 1 Sources of Money Income**

Occupational choice affects the regularity and characteristic flow of income. The quality of living that can be exchanged for financial resources is depends not only on how much income is available, but more importantly on the regularity and stability of income. For salaried workers with regular employment money income is predictable.

**Real Income:**

It is the flow of goods and services used or available for any given period of time. Real income is derived from the use of human as well as economic resources and it includes the services derived from owned property and possessions. It also includes such things as foods furnished by the garden, the stay in the own house, the automobile use and all other types of equipments.

Community provides another form of real income for family through its public schools, libraries, radio programmes, parks, fire protection etc. The family that uses these facilities can increase the realized income significantly without expenditure of money.

Another important part of real income is the knowledge contributed and services rendered by the family members, especially the home-maker.

Ex: The knowledge of how to buy household articles to get best use of the money spent can help in saving money. This is where the quality of management is revealed in the home.

In all, real income is made up of two major types - direct income, and indirect income.

**(i) Direct Income or Non-money Income:** Consists of those material goods and services available to the family members without the use of money. Following are the sources of real direct income:

- Commodities such as products of flowers and vegetables gardens and fuel cut from woods owned by the family etc.
- Services of all family members including those of the homemaker who cares for family members, prepares food and cleans the house, and those of other family members, such as those of the father who makes car repairs, the son who mows the lawn or the daughter who does family laundry.
- The use of a home which is fully owned by the family.
- Free or social income provided by the community such as commercial and library facilities, parks, schools, roads, fire and police protection, etc.

**(ii) Indirect Income:**

Consists of those material goods and services which are available to the family only after some means of exchange, mainly money. This has already been explained earlier. The commodities and services which are purchased with money range from food items to cars, from the services of a servant maid to the services of a medical specialist.

Occasionally a commodity or a service may be traded or bartered for another. For example, neighbors may give each other some home preparations and students may sometimes trade textbooks at the beginning of a new term.

**Psychic income:**

It is the flow of satisfaction that arises out of our every day experiences, derived largely from the use of money and real income. It is intangible and subjective but is the most important income of all in terms of quality of living. Although the amount of money income for most families is based mainly on the earning capacity of its members, the quantity of real and psychic income depends largely on the skill that is exercised in management of daily living.

On the whole income management is a family responsibility which can cause considerable tension and much worry and results in unhappiness. On the other hand, satisfaction and accomplishment for each member of the family can be realized throughout life if income is managed with thoughtful patience, justice and understanding of needs.

**Total income:** Total income consists of money income, real income, and in addition, that part of money income which has not been turned into economic goods, and so is not a part of real income. This additional money income may be assigned to three different uses.

1. Payment of taxes,
2. Savings for the future, or
3. Gifts to persons outside the family.

Another classification of family income as given by Betty Stevenson is as follows. He has divided the family income into three types:

**1. Productive Income:**

This is composed of the productive efforts of the members of the family. The productivity of the family members as well as that of the durable goods together contributes towards this income. Thus, this type of income comes mainly from two sources:

- household production through the use of talents, skills, abilities etc.
- services obtained from durable goods services such as house, T.V, car, stereo, etc.

Thus the efficient use of human material resources will add to the productive income of the family.

## **2. Money Income:**

This is the second type of income. As said earlier, this is the form of money received as wages, salaries, dividends, interest, rent, etc. Thus, it can be in the form of:

- Employment income i.e. salary or wages.
- Investment income i.e. dividends or interest earned through saving accounts, purchase of stocks and bonds, etc.
- Monetary gifts received from members outside the family.

## **3. Hidden Income:**

This is that type of income which we generally do not realize. But in a way, this also contributes a lot for the achievement of family goals. This can be of four types:

- Community facilities such as police, fire protection, public schools, parks, library, etc
- Psychic income like satisfaction by efficient use of services and commodities.
- Employment benefits like employee discount, health care, free car, house, etc.
- Consumer savings i.e. saving money through intelligent buying.

Thus the total or the composite income is comprised of the incomes from all sources in addition to the income received in currency. The sum total of family production, actual money earned and a hidden income represents family's composite income. One should keep in mind that all financial management decisions should be made on the basis of composite income and not merely on the money income. This will lead to better financial management practices and a higher satisfaction for the family members.

## **CHAPTER-14**

### **STEPS IN INCOME MANAGEMENT**

Income management like other management processes involves planning, controlling and evaluation. The effective management of income involves two types of plans – Family's financial plan and Family's spending plan.

The family's financial plan includes the entire financing of all needs of the family members, where as spending plan is preferred for a specific period. Both of these are interrelated. The main purpose of these is to achieve the desired quality of life, through effective income management practices. The main objectives of income management are all round development of the family members, enhancing their happiness and health by making the best use of the income of the family.

#### **Guidelines in Income Management:**

Use of money income for a family needs to be properly managed on this context. It is useful to follow some guidelines/steps. The following steps are suggested in this context.

1. Clearly recognizing and defining goals, because they set the pattern for money use.
2. Analyzing probable income through time, short time and long view, including retirement.
3. Recognizing the stages of the family life cycle, with the phases of each stages, and forecasting needs for money during each.
4. Coordinating plans for shorter and longer periods.
5. Deciding on the method of handling money that will satisfy all members of the family.
6. Actuating plans by using method chosen.
7. Controlling the use of money as planned and evaluating the plans and results concurrently,

#### **1. Recognition of goals:**

Income management of the family has to be proceeded by awareness of the goals- both short term and long term about the family's needs. It is necessary to plan and control family funds. High quality of living is possible only with intelligent use of all resources. The family can set proper goals in this regard with the help of proper information which can be obtained through books and pamphlets on income management expenditure studies, guide budgets etc.



In income management of the family one should be guided by an objects, in emotional and mature facing of daily finance problems, the cycle of income flows into the family should be broken up into shorter or longer periods marked by days, weeks, months or a life time.

A period may also be based on various stages and sub stages in the life cycle of the family viz early school age of the children, the college period, or reduction in family size or the retirement of the father from business or service.

## **2. Analysis of money Income for short and longer periods:**

The second guideline in money income to see how it flows in to the family treasury during short and long periods.

A family has to maximize value of the income hence it has to recognize that the some of the short time flow makes up the long time stream. The process of fitting the use of short time income year by year into long time picture in order to make the long time stream meet predictable needs is the real essence of these guidelines.

Analyzing financial resources involves three steps: (1) clarifying current financial status through a net-worth statement. (2) evaluating the current quantity, certainty, source, and pattern of income flow and predicting its continuation over the short term (one year), and (3) estimating the pattern of financial resources over the lifetime of the family.

Statements of net worth should be computed annually to measure financial progress. Net worth is a comparison of financial assets to liabilities. Assets are usually computed first. The value of non-liquid assets is difficult an to determine but should be estimated yearly. The current market value of such assets as owned cars, home and other real estate, furnishings and equipment, clothing and other forms of wealth can be estimated.

Liabilities are the negative side of a net-worth statement. The major liability of most families is the mortgage on a living unit. Charge account and installment purchase balances are also liabilities. Insurance premiums due medical and dental bills, bank loans, life insurance loans, and all bills payable should be included in the total of liabilities.

Net worth is the difference between total assets and total liabilities. The statement should be dated for future comparisons. Such a financial analysis tells a family what its financial health is, much as a physical examination tells person's state of health.

The second step in analyzing financial resources is to consider the current

quantity, certainty, source, and pattern of income flow and to predict its continuation over the short term. Money income, value of fringe benefits, and increased purchasing power through use of credit are central foci in this step toward management for financial success.

Occupational choices affect the regularity and characteristic flow of income and, consequently, the financial planning that is possible. The quality of living that can be exchanged for financial resources is dependent not only on how much income is available but even more importantly, on the regularity and stability of income.

## INCOME PROFILES IN THE FAMILY:

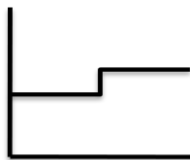
### Types of Income profiles

#### a. Profile 1:



The regular income from wages or salary which is constant throughout the year. Such income is perfectly predictable and this kind of income is simplest to plan and control.

#### b. Profile 2:

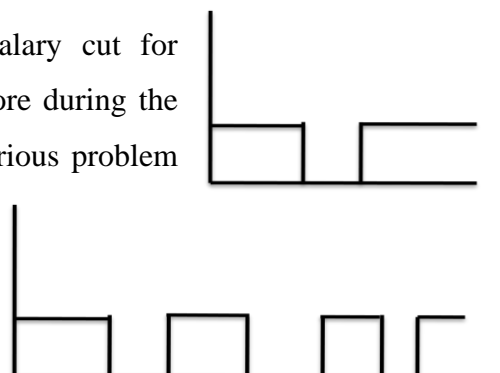


This profile is an increase in income at one point and carried out the rest of the year. Next year, unless another increase is forthcoming the streams would return to the first profile.

Similarly a cut in salary would be represented by a drop in the profile line. This would require adjustments in the expenditure plans. The flow of income would still remain predictable; hence the planning and controlling would be simple.

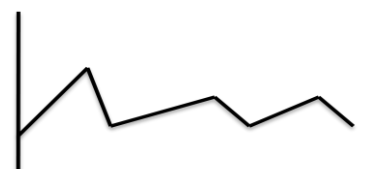
#### c. Profile 3:

These figures represent the wages or salary cut for sometime in the year. It may be only once or more during the year. Such irregularity of income may present serious problem of management. If the wages/salary is very high during employment may help the family to plan and control the expenditures



#### d. Profile 4:

This profile presents the income of the professional men or business men who are not on salary or set wages. When the family has an income that flows in this manner, a



definite amount can be declared for family use and the fluctuating income over the said amount may be put into investments. Her minimum monthly earning can be relatively predictable.

**e. Profile 5:**

Here there are two major peaks and they may be either more or less further. This represents the income of farming families, when the sale of the farm produce is done. There is a baseline income shown throughout the year which includes the money value of the real income obtained and used by the family.



**3. Stages in family life cycle and use of money:**

Income management of a family should be related to the different stages through which the family passes. Long time family picture should be paralleled with the probable long time picture of income.

Family passes through three stages viz, beginning, expanding and contracting. Demand for income changes in tune with the three stages described below.

Family stage	Sub stage	Demand on Income
I. Beginning	1. Period of Establishment	Light to heavy
II. Expanding	2. Child bearing and preschool	Heavy
	3. Elementary school	Light to heavy
	4. High school	Moderately heavy
	5. College	Heaviest
III. Contracting	6. Vocational adjustment of children	Heavy
	7. Financial recovery	Light to heavy
	8. Retirement	Lightest

**4. Co-ordinating short and long time Income use with needs:**

This is the fourth income management guide. It is the adjustment to the use of annual income in order to make the long time income stream effective.

This step demands a behalf that control of material resources for human satisfaction can take place and is worthwhile.

Here the cooperation of family members is involved in solving problem of income management. Many family financial ills arise from lack of strong motivation to plan for the use of income

## 5. Choice of methods of Handling money:

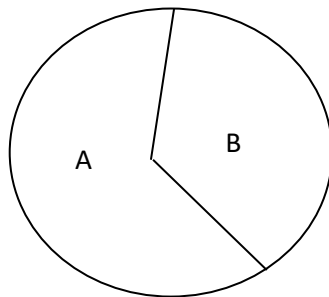
A method of handling money has to be chosen which will give all members of a family a feeling of satisfaction. This is of major importance in the life of any family. Necessary thought has to be given in making the choice and the decisions involved in it.

**The various methods are as follows**

- a. The allowances or apportionment plan
- b. Fifty-fifty system
- c. Equal salary method
- d. Hand out method
- e. Budget

### a. The allowances or apportionment plan:

In this method, a certain portion of the money is allocated for all or a part of family living expenses. The husband generally gives wife a stipulated amount which is to cover specified expense items in family living. The remainder of the income is used to cover other living costs, such as payments on a house, investments, insurance, taxes or any other items for which the husband wishes to carry the responsibility. This system is likely to be used by business or professional people with irregular incomes.



**A+B= Total income**

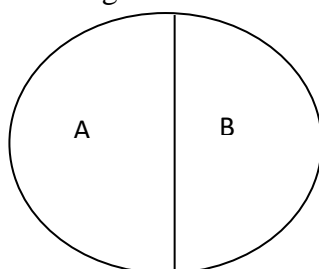
A= Income kept under control of one person

B= Income allocated to part or all of living costs

### b. Fifty-fifty system:

This system is a method in which the total income and expenditure are divided into two equal parts. The system operates by the husband assuming half of the expenditure and paying them from his half of the income; the wife assumes responsibility for the other half and pays for expenditure from her half of the income.

This system is often used when the wife has had an independent income before marriage and wishes to maintain a fifty-fifty system.



**50-50 System income-**

A & B represents equal the income

A is allocated to one of two person B to the other.

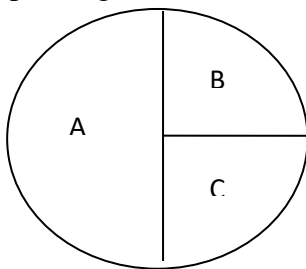
Each person assumes equal shares of expenditure.

### c. Equal Salary Method:

In this method all family expenses are paid from the total income and the part of the income which is left is then divided equally between husband and wife as a salary for the contribution of each to the enterprise.

The system assumes not only the income is large enough to have a surplus but also that each division of the surplus represents on appreciable sum.

The plan makes no provisions for managing the portion allocated to family living. Thus, that part of the income can be operated as a handout or as a highly planned system of spending.



The entire area,

$A+B+C$ , represents the income

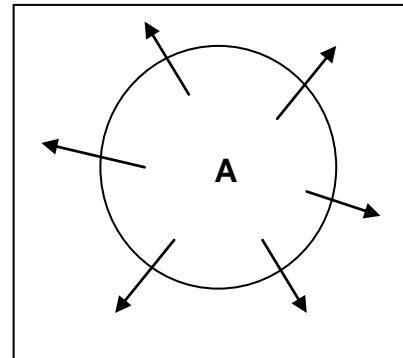
A is the income portion going to family living.

B & C are the surplus divided into two salaries for wife and husband.

### d. The Handout method

In this one person usually the husband, although sometimes the wife maintains complete control of the income and hands out small or large sum of money as need arise or as wants are insistent enough to interest him in making the use.

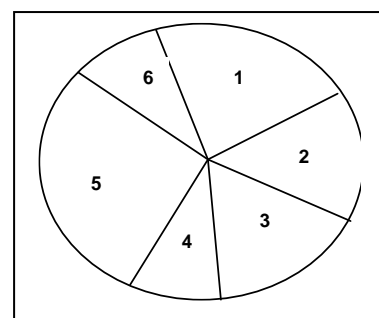
The system is a carry-over from patriarchal family life when the father was controller of his domain and dealt out money and in all areas of family life.



The handout method is likely to be used in a family that has little knowledge of its exact income or one that still operates under patriarchal system. It represents the crude form of family finance.

### e. The family finance plan/Budget:

The family finance plan or budget is the method of using income as a planned and shared family budget. This plan or system of family finance works under the direction of the father and mother who shares jointly in planning and distribution of income into the expenditure pattern. Later when children become old they will share in the planning along with adults.



## **6. Actuating plan:**

This guide line involves getting members of the family to work together in order to achieve the objectives of the plans of family income management. The parent's father and mother have to motivate family members to go along with the plans. This requires proper communication with the family members. Here the quality of interpersonal relationship between family members is important particularly between wife and husband and parents and children. Here the parents should show understanding about the feelings of the children. They should repeat the urgent wants of their growing children. At the same time they should express their feelings to children and make them to go along with the family planning of their income.

All this refers to basic understanding of every body's needs in the family. Actuating plans is largely a matter of human relations and getting members of the family to cut together.

## **7. Controlling and Evaluating Plans and Results**

Controlling and Evaluating Plans go together. Knowledge of cost of living is essential cost of living- means expenditure or amount spent by the family. Records of expenditure provide information about cost of living. Based on the knowledge of the cost of living plans of controlling and evaluating the expenditures can be planned as part of money income management. Cost of living is also related to standard of living.

If cost of living information can be computed then the family can easily control money expenditure. Even approximate knowledge of cost will help in this direction. There is need for developing mutual faith in the earning members and other members in controlling and evaluating plans for money management. Controlling and evaluating plans of money income management should also take into account the possibility of excessive use of credit to finance family's living certain of credit may be acceptable. But if done excessively it may result in little income left after the payment on credit is made for further requirements. Planning and controlling of income and its evaluation needs to include savings aspects. Saving is necessary for economic security. They have to be planned for future contingencies.

## CHAPTER-15

### FAMILY BUDGET

Money income of a family is limited. Hence it is necessary to spend the available income in a planned way. This aspect of using the limited income relates to the family budget. This chapter shows the ways to derive maximum benefit from family income through budgeting.

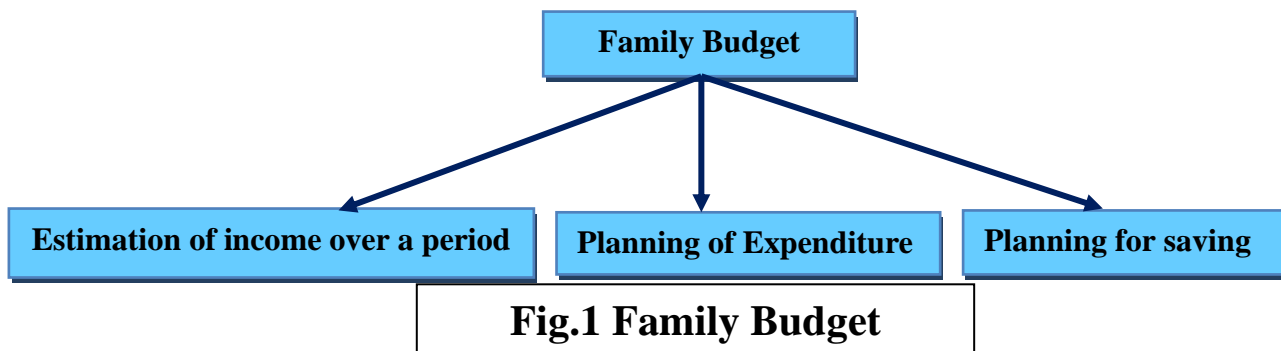
#### **Meaning and definition of budget:**

A budget is a carefully thought out plan of spending the money available for the required period of time. Apart from spending the available money for meeting our wants saving a part of the money is also important since saving of a part of the money is useful for meeting future requirements. Hence family budget means a plan of using available money wisely for necessary expenditure and also a plan for saving a part of the money for the future needs.

This naturally involves estimating of what the income will be during a period and how much is to be spent on different items of expenditure and what part of the income is to be saved. Hence budget is briefly described as a financial plan for future expenditure.

#### **Definition of budget:**

The main purpose of budgeting is to help a family to derive maximum benefit from the family's income for that period. A budget is a plan for spending and saving within a given income for a definite period say a week, a month or a year.



#### **TYPES OF FAMILY BUDGET**

Family budgets are divided into three types

1. Surplus budget
2. Deficit budget
3. Balanced budget

1. **SURPLUS BUDGET:** A budget shows a surplus of income over expenditure when expenditure is lower than income.
2. **Deficit budget:** When a family incurs more expenditure and the income is low there shall be a deficit in the family budget. This may force the family to borrow and there will not be any savings. The deficit budget is not good for the family.
3. **Balanced Budget:** When the expenditure and income of a family tally each other there is neither a surplus nor a deficit. This type of budget is an ideal one and does not lead to tension.

In such cases, though family can work without taking loans but some money should be kept for emergencies. So in this case also either the expenditure needs to be cut down a little or the income to be supplemented. Out of these types of budgets, surplus budget is considered as best budget. Therefore family budget planning should be aim for this type of budget only.

Surplus or deficit of the family budget depends upon the family in using the available income. Deficit budget takes place when a family exceeds its limits and incurs more expenditure than its income. The habit of borrowing for excess expenditure leads to deficit budget and create tension and stress.

Surplus budget	=	Income > Expenditure
Deficit budget	=	Expenditure > income
Balanced budget	=	Expenditure = income

## **IMPORTANCE OF BUDGETING:**

### **Advantages of Budgeting:**

- Family budgets have useful role in managing money income wisely.
- Budget making in a family gives direction to use money income properly and to the advantages of the members of the family
- Family members are made to think collectively regarding the use of money income in a planned way on a priority basis.
- Budgets are useful in adjusting, regulating or modifying the expenditure in case of shortage of income/ irregular income.
- Budgeting helps the family in making savings out of its income.
- Family members learn to live according to their income through budget making.
- Planned budgets help in good buying habits in order to balance income and expenditure.



- Children and youngsters get some experiences in spending money income in a planned way. It gives them some pleasure and also they get confidence in handling money .
- Family member get motivated to cooperate with each other and interact and adjust among themselves.
- Family budget making helps members to learn how to enjoy leisure and spend money.
- It encourages conscious decision making which may help in reflecting long term goals in the budget. Budget also forces one to decide what one wants most out of life.
- Family budget indirectly determines the use of other resource and the kinds of interest which the family is developing.
- There is no scope for tension and stress in managing money if budgets are prepared for expenditure and savings out of the income during a particular period.
- The major advantage of making a budget is that it enabled a family to take an over view of its money.

Budgeting is multi trap thinking because at the same time the family must establish balance among

1. Expenditure for current consumption
  - i. eg: Food, Clothing etc.
2. Current provision for future consumption, such as setting aside money for children's education.
3. General plan for future expenditure including some which have been postponed or new ones which need to be anticipated.

The budgeting is also significant for the family life because it serves as an approach to other problems. Family budget is a guide to realistic spending which is aimed at avoiding over expenditure. The success of family budget depends upon its being realistic, flexible and suitable to a family or an individual for when it is planned.

### **CHARACTERISTICS OF GOOD BUDGET:**

#### **REALISTIC BUDGETS:**

The financial plans or budget are usually related to a particular standard of living. But a realistic budget is the one which reduces the probability of over side of potential expenses, recognize expenditure with plans for spending and compare the proportion of expenditure with priorities in goal attainment.

Every financial plan is personal and there is no right or wrong plan. But a realistic budget should include.

1. Long range goal and possible emergencies.
2. Repayment of due bills, debts and notes.
3. Commitments both regular (as mortgage payment) and irregular (such as taxes)
4. Miscellaneous, over looked items, unexpected expenses and extra spending.
5. Current living expenses such as food, clothing, allowance and transportation.
6. Satisfaction of near future goals.
7. The budget should be flexible and workable.

**FLEXIBILITY:**

If the budget is inflexible, it will not be functional. A flexible budget lists the family's normal fluctuating expenditures by heading such as clothing, gifts, home repairs etc.,. Assign an estimated percentage of incomes for each category.

A flexible budget will also allow for impulsive buying within a prescribed limit most people enjoy emotional spending and these are planned in attainment. Flexibility in budget is increased when a range of expenditure is estimated for certain items that normally have fluctuating pattern.

**WORKABILITY:**

For a budget to be workable, it must include same practical methods to achieve the goals that have been identified for its time period.

A workable budget is complete, when it does not omit items that are normal for spending pattern of the group. Incidents such as stationeries, postage, cosmetics, car repairs, recreations, gifts are some of items sometimes forgotten.

If such items are considered as miscellaneous expenditure in budget, this category must be adequate enough to include them.

Gaining maximum satisfaction from the budget requires accurate estimates of the cost of living. If the income pattern is irregular and income is lower than the anticipated amounts the flexible side of the budget must be trimmed or saving is helpful to establish accurate estimates of flexible expenditures.

Planning of a family budget involves some specific steps. They have to be followed properly to make the budget useful in taking decisions regarding the income and expenditure management of a family.

## **STEPS IN MAKING BUDGET:**

**The following steps are involved in developing a budget plan.**

1. **Estimation of Income:** The total income of the family must be estimated before developing a budget. The total income includes income from sources like salaries, wages, interest, rent, dividend etc.
2. Listing out items for buying needed for the family and also list out the services needed by the family members throughout the budget period.
3. Finding out the prices of the concerned items from shops, friend etc/estimate the cost of desired items, total each classification and strike the total for the budget, past records are helpful in this connection (Bills, Cheques, Receipts etc).
4. Listing of items of fixed costs like rent or taxes etc.
5. Priority list of items and anticipated items to be prepared.
6. Keeping aside a definite amount for saving to meet emergency expenditure or for future benefit.
7. Bring expected income and expenditure in balance.

## **ITEMS OF EXPENDITURE IN BUDGET**

A list of items can be prepared based on the regular expenditure pattern.

They are divided into

1. Primary Items
2. Secondary Items
3. Tertiary Items.

**Primary Items:** Primary items consist of food, housing and clothing.

**Food:** Items in this group consists of expenditure on provisions, vegetables, fruits etc. Fuel used for cooking, cook's charges, cost and maintenance of all kinds of budgets small and big can be also taken under this category. All festival, party expenditure incurred at home, hostel, friends place should also be included salary of male servants may be included in this.

**Housing :** Expenditure on housing includes rent, house tax, repairs, furniture and other interiors, care of house in terms of cleaning, buying mops, brushes, cleaning regents, cleaning charges, telephone, electricity, water charges etc.

**Clothing :** Expenditure in this regard include buying cloths for different seasons, occasions, stitching charges, wardrobe costs and maintenance mending charges, washing and ironing charges, raincoats, all these and offer related clothing expenditures are included in this category.

**Secondary Items:**

Secondary expenditures include expenditures on health, education, recreation and savings.

**Health:** Expenditure on health should be considered as special and some amount of saving should be set aside for this purpose.

Health expenditure includes doctor's fees, medicines, hospitals and other charges such as nursing charges, diet room maintenance etc. Money spent on sports, yoga, karate, body line exercises and other physical activities.

**Education:** School and college fees, capitation fees, stationary, books, transport, excursion, hostel charges etc are included in expenditure on education.

**Recreation:** Recreation has become necessary for people in modern world as they face more stress. They need to go out for entertainment like film watching circus, attending parties, visiting bird sanctuaries, fish aquarium etc. They have to spend money on all these recreational facilities. The family budget has to provide for all these recreations.

**Savings:** Savings have to be made out of the regular money income such as savings needed for future needs, social and financial security. Therefore budgets should provide for savings like bonds, deposits, insurance, postal savings etc.

**Tertiary Expenditures**

Tertiary expenditures includes personnel oriented expenses such as night reading books, shoes, coffee, and other remaining family living expenses form of miscellaneous.

**FACTORS AFFECTING THE BUDGET:** Family budget is influenced by

1. Income of the Family
2. Size of the Family
3. Composition of the Family
4. Occupation of the Family members
5. Intercity Differences
6. Family Goals
7. Socio-economic Status of the Family
8. Gainful Employment

**1. Income of the family:**

Poor families have very low income; hence they spend most or all of their income on basic necessities. Basic necessities include food, clothing and shelter. However when income of the family increases the proportionate amount of income spent on basic needs

and wants will diminish simultaneously the amount of income spent on higher level of wants increases and saving will be more.

## **2. Size of the family:**

Expenditure of the family depends upon the size of the family. If the family is large amount spent on the needs of the more members will be more. If the number of members of a family is less the amount spent will be less. The size of the family is indicated by the number of adults and children. Some families have more members and hence the size of the family is large and expenditure is more. While the money spent by a small size family is less with less number of members. The expenditure per capita or per person is taken note of while preparing the budget and the budget is prepared accordingly.

## **3. Composition of the family:**

Composition of the family refers to the number of male, female members and children and old age members etc. Income is allocated for expenditure to the needs of male and female members, old age and children since the requirements of their different members of the family is different. Hence the composition of the family has a bearing on the expenditure and budget of the family.

## **4. Occupation of the family members:**

Budget allocation is influenced by the nature of occupation of the head of household who is the main income earner who has the responsibility of spending money and saving out of his income. Jobs or occupations have their benefits in some cases. Such benefits may be in the form of free quarters, educational facilities for children's, health allowance etc. a job might involve more travel another may involve expenditure on books or equipments. All these have a bearing up on the income and expenditure implications for the family. Hence they have their effect up on family budget.

Family life cycle has an important influence on family budget. Life cycle of the family relates to early period after marriage, period when the couple gets children, period when grown up children leave the family and the last stage is the period of retirement. The demand on a family income varies according to the family life cycle. More money is needed in the expanding stage of the family. The children need food, dress, and education and hence more expenditure is involved but income is relatively less. Expanding family also may require additional expenditure or home furnishing utensils etc. In the contracting stage when income remaining the same or even it may shrink expenditures on wedding etc, may occur hence a budget has to be set to adjust with the changes in income and also the spending. The budget of a family is affected by the family life cycle.

## **5. Intercity differences:**

There are differences in the cost of living in different cities. Cities are classified as A B C depending on the price of essential goods affecting the cost of living. In cities like Delhi, Bombay, Calcutta and Madras which are A class cities the cost of transportation, fuel rent etc are high. Hence the Government has fixed city allowance at different level for different class of cities for employees. Hence the differences in cities based on cost of living the people have to adjust their income according to their expenses. Thus the intercity differences affect the family budgets.

## **6. Family goals:**

Families show differences in their values and related goals. Some families will value financial security; others may value social status. The farmer will have goals of accumulation of physical and liquid assets. The latter have goals of acquisition and status –symbol items like having more than one car etc. These differences in values influence the pattern of income and expenditure. Hence they have to fashion their family budget accordingly.

## **7. Socio-Economic Status of the family**

Socio economic status of the family has a bearing on the family budget. The factors influencing the socio-economic status of the family include income, education level and occupation of the members. There will be more expenditure by families with socio-economic status since they have to satisfy their psychological needs, wants of the family members, viz accommodation in posh locality, club membership, higher education etc. Hence the family budget is affected by these factors.

## **8. Gainful Employment:**

Women are seeking gainful employment outside the home. Economic necessities compel them to take up employment. Hence there shall be a change in the pattern of expenditure because of additional expenditure on services, clothes, transportation etc.

## **HOW TO MAKE BUDGET PLAN SUCCESSFUL**

It is necessary to check on some aspects of the budget after collecting the information about the anticipated income and estimated expenditure.

1. Check up whether the planned budget is realistic in bringing about balance between income and expenditure.
2. Are the estimated income and listed items accurate in satisfying wants of the family?

3. Can the budget plan accommodate unexpected needs or modify or adjust when expenditure pattern of the family demands it ?

### **LIMITATIONS OF FAMILY BUDGET**

Making family budget is useful and important in the management of money and meeting the family needs and requirements. It helps in providing savings for meeting future needs and requirements. It helps in avoiding wasteful expenditure and personal stress and tensions.

However there are also some limitations associated with the family budgets even though they are very thoughtfully conceived.

Some of the following limitations of budgets are mentioned here.

- i. A budget cannot ensure adequate income. It cannot make inadequate income adequate. It can help in avoiding non essential items when the family has limited funds.
- ii. Selection of a product wisely in the market is not made possible by the budget for an individual. It can only direct the individual in spending income on particular items.
- iii. It is difficult to master the art of budgeting. This is possible only through frequent budget practices. Initially budget making is a tedious process.
- iv. Budget may lead to discontent among members of a family with limited income since expenditure on some items is reduced to match the limited income. Some pleasure of individual members may have to be sacrificed.

## **CHAPTER - 16**

### **ENERGY MANAGEMENT**

Energy is the basic requirements of every person for maintenance of life, growth and physical output. Time can be planned & monitored according to the activity but it is not easy to plan and monitor the energy requirement as per the activity. It varies from person to person and is influenced by the physical and physiological body parameter. The energy is obtained through the dynamic biochemical reactions in the body and is utilized for

1. Maintenance of basal metabolic process.
2. Promoting growth.
3. Regulation of body temperature.
4. Performance of various physical activities.

As a resource, energy is intangible. Evidences of its existence can be demonstrated by the tasks we accomplish, the activities we undertake, and the speed at which we complete tasks.

Efficient energy management necessitates becoming aware of our physical actions, and the effect of our attitudes upon this resource. Thus allocation and use of energy should be directed toward conservation rather than consumption.

#### **ENERGY IN DIFFERENT STAGES OF FAMILY LIFE CYCLE:**

The energy demand of the home maker varies according to the stages of the family life cycle. Energy demands are usually lowest during Stage I, the beginning family stage. If the homemaker works outside the home, however, she must learn to divide her energy between the demands of her outside work and her home responsibilities. The busiest years for the homemaker occur during Stage II, the period during which the family is expanding. Young children require more care, and after the children start going to school, meeting all the family demands both inside and outside the home requires a great deal of energy.

When the children reach college age and begin to leave home, Stage III, the contracting stage, begins. As their energy loads lighten at home, many homemakers resume professional and outside interests. Helping married children, and welcoming new members to their families often brings additional responsibilities. During this stage, energy supply may diminish and physical disabilities may require the reshaping of energy spending patterns.



### **Efforts used in Homemaking Activities:**

Whatever may be the activity or the job to be performed, it requires several **types** of efforts like mental effort, visual effort, manual effort, torsal effort and pedal effort. Each effort demands different quantity of energy expenditure.

**Mental effort** is required to do any task, even the routine tasks like cooking cleaning, washing, etc. though these tasks are performed daily, still one has to think about the way in which it has to be performed and mentally organise the task in sequence.

All the activities involve **visual effort**, although we are not aware of it. Muscular movement of the eye and adjustment of vision to the object at different distances and lighting conditions continuously take place while performing any work. This requires energy.

**Manual effort** is required for all the household activities to be performed like cooking, cleaning, mopping, washing etc.

**Torsal effort** involves movement of the torso and hence is termed as torsal efforts. These include bending, leaning, raising, turning etc. These are needed in doing more strenuous activities and demand higher energy costs.

Some of the activities in the house involve use of legs and feet movement i.e., standing, walking, climbing stairs etc. Since the whole body needs to be moved around these activities have heavy energy demands. It is called **pedal efforts**.

Household activities require a combination of more than one type of effort. In order to have well balanced energy expenditure pattern, the home maker needs to know the energy cost of various activities and also which activity is most tiring one. The energy costs are calculated based on oxygen consumption per minute or on heart rate (beats per minute).

### **Managing home related activities:**

The household tasks mentioned are classified according to energy costs as light, moderate and heavy tasks. This covers a wide range of activities and includes many of the tasks most frequently done in the home. Moderate or heavy work requires walking and standing as well as different forms of manual and torsal efforts.

Clear understanding on how energy can be managed is of great importance, since time and energy are related resources, especially for the home manager who has to go out for work, besides working in the house. Where ever more time is spent on a task, it also means a higher expenditure of energy resource.

### **Work, Worker and Work Place:**

Appropriate energy management is related to three important components of the task performance – the worker, the work and the work place. It is denoted as the **work triangle**. The worker is the person performing the job or the task. A work is comprised of many responsibilities and activities like cooking, dish washing child care etc. Work place is a major part of the area where the job or task is done. The quality of the design of the work place in terms of requirements of the task and of the worker has an important effect on the ease with which the work is accomplished.

### **Efficient use of Human Energy:**

**Body mechanics** is an important component of efficient energy management. It deals with the body movements. It is defined as the “ science of dealing with body forces and body motions”. It is the feeling of comfort and discomfort associated with the use of muscles and skeleton.

### **Principles of body mechanics:**

There are 5 important principles of body mechanics as given below.

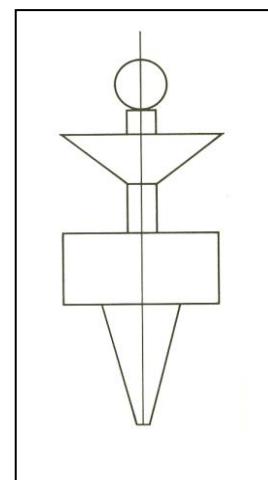
1. Keeping the body parts in alignment.
2. Using muscles effectively.
3. Rhythm in movements. .
4. Considering the centre of gravity both of the body and of articles handled.
5. Taking advantage of momentum.

### **Keeping Body Parts in Alignment:**

Keeping body parts in alignment results in stability when the various body weights are correctly positioned each centered over the base of support.

When any part of the body gets out of line, muscular effort is required to maintain body balance in addition to whatever work the body is doing, thus extra strain results. Therefore, correct or the right posture should be maintained by the person. For the correct posture whether sitting, standing or using a tool, muscles are so constructed specially to do certain things or does the job

that no strain is felt by the person, while in incorrect posture, muscles which are not constructed for that particular job, do the job, and therefore strain and tension is felt by the worker. When the strain is felt, extra energy is spent. Hence for correct energy management, it is necessary to maintain the body parts aligned properly.



### Using Muscles Effectively:

Using muscles effectively includes employing,

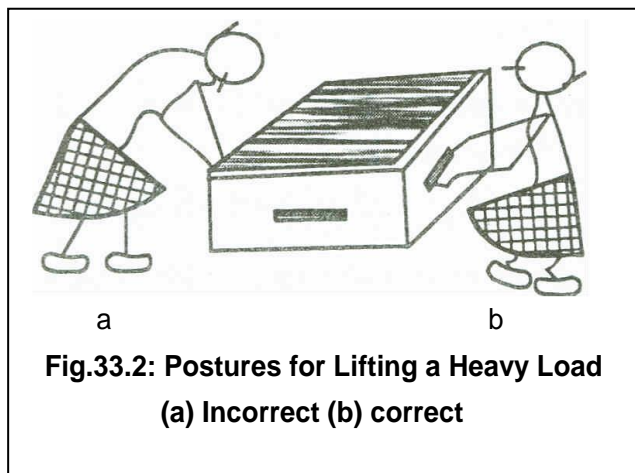
- The strongest muscle feasible,
- Setting the muscles that are to do the work before contacting the load,
- Contracting muscles slowly, and
- Using muscles rhythmically.

For example, leg muscles, being stronger than back muscles, should be used for lifting loads. This is accomplished by standing or kneeling close to the load and lifting slowly.

Study of muscles used in performing work indicates that the smaller muscles become fatigued more quickly than the larger ones, though use of the smaller muscles involves the expenditure of less energy. Hence, in household processes, such as cutting

and chopping, the arm muscles should be used instead of those of the hand and wrist.

One more point to be noted concerning muscles itself that, muscles exerts its greatest force when extended, and force diminishes as the muscle shortens. Hence, when lifting a heavy sofa, the legs should be slightly bent before grasping the load.



**Fig.33.2: Postures for Lifting a Heavy Load**  
**(a) Incorrect (b) correct**

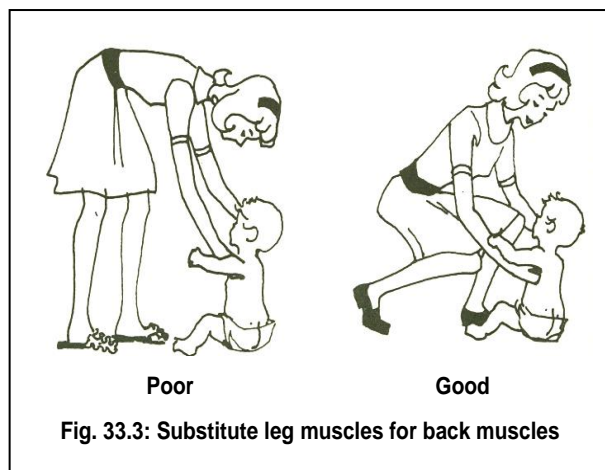
### Rhythm in movement:

Rhythm in muscular performance may be defined as the repetition of movements at the same tempo. In the rhythmical activity, a large part of the first excitement still serves for the second, and the second for the third and so on. Inhibitions fall away, and the mere after effect of each stimulus secures a great saving for the new impulse. Thus it saves energy in regular rhythmic movements. Bratton explains why rhythmic work is less tiring than non-rhythmic, as based on the existence of double sets of muscles for accomplishing work. When they work rhythmically, one set rests while the other set works. In non-rhythmic work both sets may operate at the same time thereby making the work more tiring.

In the household many activities can be done rhythmically. For example, in dishwashing, when all the plates of one size are washed in sequence, the hands and arms develop certain rhythmic movements in handling them. Sweeping, running the vacuum cleaner and ironing clothes, all provide recognized possibilities for a regular flow of motions, resulting in rhythmic movements. In this manner, rhythmic motions help a great deal in managing energy effectively.

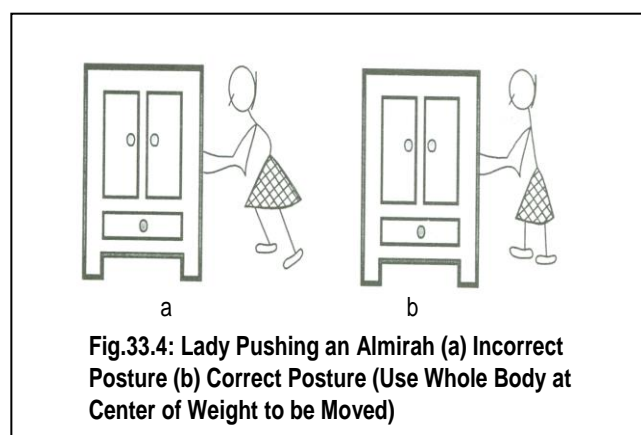
### **Considering Centre of Gravity of the Body:**

Considering the centre of gravity is of importance in lifting, supporting, or carrying a load and also in reaching to get an object. It is always desirable to keep the load close to the body so that centre of gravity is taken care of.



Note in the above figure, how much closer the baby is to the women's body is good as pared to the poor method of lifting. The custom of carrying the baby on the mother's back, as the Japanese do, is an example of keeping the load close to the body, thereby walking along the centre of gravity.

Secondly, as far as possible, keeping the centre of the weight of the object through the centre of the body, and avoiding twisting the body helps in better energy management. Applying force to the centre of gravity of a load to be moved is the economical use of energy.



### **Taking Advantage of Momentum:**

Taking advantage of momentum means the avoidance of stops and starts, and of change of speeds. Similar to rhythmic movements, free flowing motions are the least fatiguing of movements because they are continued so that one motion flows smoothly into the

next, rather stopping abruptly. For instance, in polishing or dusting a large surface, the end of each movement may be rounded to make the return stroke a continuation of the forward stroke so that momentum of the work is maintained.

### **Body Forces:**

**Pushing, pulling and lifting** are the three important activities in which the body forces are applied. All five principles of body mechanics have to be taken into consideration while performing these activities.

To push near the top of the back of a heavy chair to move it is more effective for tipping it over than for moving it along the floor. If the force of the push is to be effective it must be applied at the level of the center of gravity of the object and in the direction the object is to move. To do this one should crouch before the effort and then apply the force for the push while coming out of the crouch. This will insure that the major part of the force will come from the large and strong muscles of the thighs and legs as they come out of the large crouch. This will relieve and protect from injury of the smaller and weaker muscles of the back.

The person exerts the required force with the least possible muscular effort. Forces exerted by the hands and forearm originate from a right-angled bend at the elbow. Force exerted downward from the elbow joint rather than upwards or sideways. For moving heavy weights, force exerted at or near the center of gravity of the weight. For lifting heavy weights, force is exerted as near as possible to the center of gravity of the worker's body. Force exerted from a stable position of the worker's body. Force for moving heavy objects exerted by the large, strong muscles of the legs and thighs when straightening out from a crouch rather than by the muscles of a straightened arm or the small muscles of the back.

### **Ways of controlling energy expenditure:**

There are many ways which can control energy expenditure and reduce fatigue. But all methods do not suit to every situation. The person performing the activities and the type of activity are deciding factors in choosing the methods of controlling energy expenditure.

#### **In any given job, energy consumption can be reduced by,**

- a. Developing an improved mental attitude towards the work to be done.
- b. Eliminating unnecessary steps or combining new steps and processes in work
- c. Arranging steps in any activities in a sequence
- d. Using efficient equipment and other materials for convenience.

- e. Arranging needed equipment and other materials according to convenience.
- f. Maintaining correct body posture while working
- g. Developing rhythm in doing work.
- h. Improving skills and techniques.
- i. Doing work with rightly spaced adequate rest periods.
- J.** Developing motivating conditions in work situations.

**Approximate energy costs for selected activities.**

<b>Work Calories per minute</b>	<b>Activities</b>
No work 1 Cal/min	Resting
Light 1-2 Cal/min	<div> <div>Sedentary activities</div> <div> Sewing Knitting Paring potatoes Machine sewing Operating a vacuum sweeper. </div> <div>Standing activities</div> <div> Ironing Beating with rotary beater Dishwashing Reaching to 22 inches above floor Reaching to 72 inches above floor </div> </div>
Moderate 2-3 Cal/min	Walking Sweeping Dust mopping Applying floor wax, long-handled applicator Hanging clothes from basket on floor or table Playing piano
Heavy 3-4 Cal/min	Washing floor Waxing floor Bed making to three inches above the floor Cleaning carpeted stairs
Very heavy Over 4 Cal/min	Going downstairs, from floor Dancing Gardening, Weeding

## **CHAPTER - 17**

### **FATIGUE-FORMS AND CAUSES**

Fatigue means tiredness from physical work or lowered capacity to perform subsequent work. On the basis of anatomy of the body, if after work, body's capacity to do the work reduces or the body is unable to do the work as before, it is called fatigue. Inability to do the work is either due to over-work i.e more than one's capacity or doing those jobs in which the individual is not interested.

Fatigue is not easily defined. It manifests itself in different forms and yet they are the closely related forms. In simple words, the feeling of tiredness and the desire to stop working after doing some amount of work is called fatigue. Thus when fatigued, our body's capacity to do work is reduced. Fatigue signifies a reduced performance of work. It is caused by physical exhaustion, aversion to work, preoccupation with some other aspects of life or any combination of these and other factors.

#### **FORMS OF FATIGUE:**

Fatigue can either be psychological or physiological. Due to fatigue, our body's capacity to do work is reduced. In order to avoid fatigue, either rest period should be introduced between the work or the job should be made more interesting. Besides these, the worker can either be appreciated or given some incentive, so that the worker gets motivated to do work more efficiently and effectively. There are basically two types of fatigue. They are:

- The physiological fatigue: Sometimes also called tissue physical impairment.
- The non-physiological or psychological fatigue or subjective fatigue: This psychological fatigue can again be subdivided into two types i.e. boredom and frustration.

#### **Physiological Fatigue:**

It is the fatigue occurred due to the physical exhaustion. A study of the fatigue of homemakers with young children illustrates some of the problems in managing home related work. The number of tasks within a given period of time and shifting from task to task were factors closely related to the fatigue these homemakers experienced. Attitudes toward household tasks and the energy demands of specific tasks, combined with personal feelings of adequacy in carrying out the activities, and the characteristics of the work place have been related to feelings of fatigue.

It as incapacity for exertion induced by previous exertion. This capacity is restored only by rest. After taking rest the lost energy can be regained and we can continue to work further. During the muscular activity, the body consumes fuel and gives out energy. The energy producing material in the muscle is mainly glycogen, which is formed by muscle tissue from sugar products brought to it by the blood. In muscular work, glycogen unites with oxygen in the blood stream, releases energy and forms lactic acid and carbon-di-Oxide (CO<sub>2</sub>), Both these waste products interfere with continued muscular activity of the body.

This state of the body results in a feeling of tiredness which is termed as physiological fatigue. The process of accumulation of lactic acid and CO<sub>2</sub> can be represented as:



Recovery or the removal of lactic acid and CO<sub>2</sub> in the muscles is necessary after any and every kind of work. The blood stream picks up' CO<sub>2</sub> and carries it to the lungs where it is exhaled. At the same time, the blood brings Oxygen to the muscles, and lactic acid is oxidized and reconverted to glycogen. Thus oxygen helps to prevent fatigue by aiding removal of lactic acid in the muscles. However, this can be done only if the body is at rest, and does not release any more lactic acid. If the body continues to work, the oxygen supplied will be used up by glycogen for the release of energy, making the oxygen unavailable for the removal of lactic acid from the muscles. That is why a person gets totally exhausted while doing continuous work.

Posture and use of the body muscles are also very important in performing a task. Imbalanced posture while performing a task and inefficient use of these muscles and muscular effort causes physiological fatigue keeping the body parts and major body weights in well aligned position is essential to avoid fatigue at work.

### **Psychological Fatigue:**

Sometimes fatigue may occur even when there is enough energy to do work. This will also result in reduced output. This is called as psychological fatigue. Just as physiological fatigue results in a reduced output of work and aversion to work, similarly, psychological fatigue too results in an aversion to work further and reduced output. It is very difficult to define or measure, as it consists in rather vague subjective states. It is not localized in the body. This can be classified into two types- Frustration fatigue which looks to the individual himself and boredom fatigue which looks to the environment as the basis of fatigue.



**Boredom Fatigue:**

This results from the non-coincidence of experiencing two durations of time, that of work being slow and irksome, and that of the mind which longs to be else where. We experience the activity as continuing without change where as the mind is ready and eager for change. Studies have shown that the bored , time at work was judged longer than to those not bored. Those workers who were most frequently bored made the greatest number of complaints concerning working conditions. It appears probable that boredom increases sensitivity to objectionable features connected with work; such as noise, atmospheric conditions, troublesome materials, etc. Nelson and Bartley found the most boring period to be last hour of both morning and afternoon work periods. In boredom fatigue time seems to pass very slowly.

**Frustration Fatigue:**

Besides boredom fatigue another type of psychological fatigue is the frustration fatigue. This may be regarded as an experimental pattern arising in a conflict situation in which the general alignment of the individual may be described as an aversion. This particular pattern involves feelings of limpness, bodily discomfort, and general tension which are undesirable as well as result in inadequacy for activity.

These feelings of discomfort and aversion to work should not be considered as symptoms of fatigue but they are the fatigue itself.

When plans fail to work out and goals cannot be reached or when conflict situations arise which call for the weighing of alternatives in the making of decisions, and the seeking of new goals, a person may experience feelings of frustration and increased tensions. Fatigue which results from such conflicts is a part of the total picture of frustration. Therefore, this kind of a fatigue is termed as frustration fatigue.

**CAUSES OF FATIGUE:**

As a background for considering the physiological and psychological aspects of fatigue, we can look at some common situations in which we experience fatigue, situations that are often associated with feelings of tiredness. These situations can be summarized in a nontechnical way:

1. A long period of mental or light physical work in a restricted or uncomfortable position.
2. A long period of work in a standing position.
3. A long period of making continuous postural adjustments, such as when riding in a car.

4. A period, possibly short, of heavy physical exertion.
5. Working at a disliked task.
6. Working at an unaccustomed task.
7. Working at a task that requires close attention or extreme alertness.
8. Working under pressure, for instance, when meeting a deadline.
9. Working without sufficient knowledge or information.
10. Emotional stress, whether working or not.

Fatigue is the tiredness and the unwillingness to do a particular task. It may be physiological or psychological. In the long history of attempts to study human fatigue, many changes in the functioning of the body have been identified with it. Too often the changes which can be objectively determined and are assumed to be the result of work performance have not correlated well either with the worker's own feelings of tiredness or with the output of work.

## CHAPTER-18

### WORK SIMPLIFICATION

The term work simplification as used in the home is of a more for reaching nature than in industry and may even include omitting a task in its entirety. For example a bakery might apply work- simplification techniques to the method of making apple pies, but would not question making them as long as they have a profitable market. A home maker might similarly simplify her method of making an apple pie, but she might further simplify the task of preparing a dessert by making no apple pie but substituting baked apples. This latter in a fundamental sense is also work simplification.

**The primary purpose of work simplification is to develop techniques that will reduce the allocation and minimize the use of your resources. The goal is to produce the highest degree of satisfaction with the least expenditure of resources while yielding the most desirable outcome.**

The initial application of the principles of industrial work simplification to the household was done by Lillian Gilbreth who worked closely with her husband, Frank. Following his death, she and Christine Frederick continued this work. These two women were the forerunners of work simplification for the home.

In devising work simplification techniques one needs to become aware of the relationship of space, equipment, materials and supplies, physical structure and motion to the task being under taken. The knowledge of these relationships, one to another, assists in developing techniques to reduce or minimize resource consumption.

As long as the experienced homemaker is content with her daily activities and is able to complete her tasks without undue fatigue she has no reason to be concerned with work simplification. However, the woman who is bowed down with work either because she is gainfully employed or has heavy family responsibilities or the elderly woman and the incapacitated woman need work simplification.

#### **Definition:**

A given task is simplified by applying the scientific management techniques even at home. The Scientific management tells us how to analyze different jobs and identify what is inefficient. Nickell and Dorsey defined work simplification *as “the conscious seeking of the simplest, easiest and quickest method of doing work”*. Gross and Crandall defined it as *“accomplishing more work within a given amount of time and energy or at reducing the amount of either one or both to accomplish given amount of work”*. It

implies proper blending and management of two important resources namely time and human energy.

### **IMPORTANCE:**

Work simplification presents a challenge to managers of all type of activities. Homemaking is an important and full time job for many homemakers. Many women who also hold jobs outside home face many demands on their time. Home-making involves a special sort of labour known as house work, and it is essential to run the home.

The characteristics of household work show that: (1) it is tedious, monotonous and time consuming; (2) it needs lot of patience and various types of skills. In view of these points it becomes more necessary to know how to simplify the work by acquiring knowledge of work simplification techniques applicable to different household tasks.

Work well done is satisfying and rewarding. But work inefficiently done, without skill and under pressure, gives rise to frustration and unhappiness. A well managed home is necessary to happy family life. "Scientific management" means application of science to management problems. It includes the handling of machines, materials and people and it recognizes that of these three, people are the most important as they do the actual job. The use of scientific management is helpful. In order to conserve the human element, we must find out what is the one best way to do each job (Gilbreth, Thomas and Clymer, p. 4).

A homemaker has to perform many types of jobs to be one at home. She is often interrupted in her work, or she herself must interrupt in order to get to another job. In order to get everything done she may have to neglect her own social life or personal talents and hobbies for lack of time. She may suffer from physical fatigue, anxiety and tension due to heavy demands on her time and energy due to house chores.

The research studies have shown that by using work simplification one can reduce time given to one job; it can reduce the number of motions and improve type of motions on a specific task. It can reduce boredom of routine habits of work. It may further reduce frustration arising due to lack of effectiveness on a job.

Time and energy are closely related and if these are blended properly the work of the housewife will be much simplified. This can be achieved to a great extent by,

1. Motion mindedness
2. Work simplification techniques.

## **1. Motion Mindedness:**

F.R Gilbirth and Lilian Gilbirth have developed certain principles of motion economy or motion mindedness. There are seventeen basic work motions called Therbligs, identified and recorded by F.R Gilbirth. Efficiency of a worker can be improved if these principles are applied. The worker who is motion minded is aware about needed motions and plans her work accordingly. She works in such a way that her body is resting while her both hands work rhythmically from right to left. The important principles of motion economy are:

1. Use both hand in unison.
2. Arranging the work place in such a way that back and forth walking is reduced. Each job is done in three parts- get ready, start and finish. Plan should be made ahead of time for each part in order to reduce total distance walked during the job.
3. Use smaller movements of hand than large hand and arms motion and use smooth movement than jerky ones, whenever possible.
4. Motion against gravity are slower than those towards gravity, eg: cutting vegetable on board than cutting in air.
5. Using proper postures while working is very important.

Improvements in methods of work have come about partly through a common sense approach, but chiefly through laboratory research. There are certain practices so, obviously wasteful of effort that one can improve them by “ wading in and doing quickly what shouts to be done.” Such improvements are only a beginning however and slow painstaking research is required for developing fundamental principles in this as in other areas. Motion study, regardless of method, has the overall objective of developing motion-mindedness in those who work. All approaches based on principles of body motion economy and body mechanics aim either to develop better motions or to eliminate motions.

## **Techniques to Study Work Simplification:**

Work simplification and motion mindedness are the two important ways of reducing the time and energy expenditure and simplifying the work methods and analysing where one can reduce the energy and time usage of the worker.

**Some of the techniques used for motion and time studies are:**

- Pathway chart
- Process chart
- Operation chart

➤ Micro-motion film analysis






**Pathway Chart:**

The Pathway Chart is a simple device for making a motion and time study in the home. A floor plan drawn to scale and fastened to a drawing board or wallboard, pins and thread are all that are needed to make such a study.

Thumb tacks or pins are put in on the floor plan where the worker turns and her pathway is measured from thread wound around the pins as she works. Two charts are used - one for the original and the other for the revised pathway. If measured lengths of string are used, the task of figuring distances traversed is much simplified. Because of tangling when removing any amount of string left over can be more easily measured than the total amount used. If not enough was measured off at the start, additional measured amounts can be used.

**Process Chart:**

The Process chart is a step-by-step description of a worker performing a given task in its entirety. It is an over-all investigation and differs from an ordinary description of a worker's activities only in that a few symbols are used to clarify the steps immediately into types. Gross, Crandall and Knoll have adapted some of these symbols from industry in the preparation of a process chart.

Symbol	Name of Symbol
	Movement from place to place
	Operation
	Inspection for quantity or quality
	Delay
	Movement and operation done simultaneously

The small circle indicates that the worker is going somewhere; the large circle indicates that she is standing still but working with her hands; the square indicates that she is checking what she has done; the triangle indicates that nothing is happening; the

composite symbol indicates that she is accomplishing something with her hands while walking. Thus, in charting the setting of a table, each time the worker walks is indicated with the small circle. When her hands alone are working the large circle is used. When she stands still but for example looks over her job to see if it is completed, the square is used. It can be distinguished from delay by the movement or focus of the eyes. The advantage of using the symbols along with the description is that one may quickly count up the number of each type of steps. A composite symbol counts as two activities when summarizing.

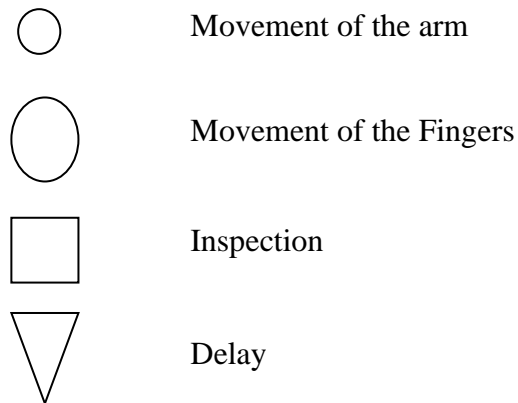
It requires at least two persons to make a process chart, one to do the task, and at least one other to observe and record. The time is relatively unimportant, as the focus is upon the flow of work. The chart helps to visualize the sequence of an activity. For home tasks, the worker is followed throughout and the chart may be called a process chart- man analysis. In industrial process charts, sometimes a product, not a given worker is followed, but only the person or the thing can be charted at one time not both. It is customary, in this method of research to perform and chart the same task in an original and then in a revised way. The count of symbols after the original way often indicates at a glance where improvement may be made. Looking toward improvement; one would immediately question four changes of place and two delays in only twelve steps, and Attempt To Eliminate Some Or All Of Them. Some Delays Are Avoidable And Some Are Not.

### **Operation Chart**

The Operation Chart is similar to a process chart, except that it picks up one particular step in a whole process and breaks it down into the work of each hand, shown in parallel columns.

The Operation Chart is used in making a more detailed study of some particular part of the process. In this chart, the movements are broken down into the activities of both the right and left hand. The finer analysis show where necessary motions are being made and where delays occur in work.

The same symbols may be used, with the understanding that this time the small circle means a movement of the arm, the large circle a movement of the fingers, with the arm more or less stationary. The triangle indicates complete idleness of both arm and fingers. The symbols used are:



It takes considerably more skill to make an operation chart than a process chart-man analysis. It is practically impossible to make an accurate operation chart of two hands except through film analysis. Each hand can, however be followed by a separate observer and actions of both hands studied, particularly for delays.

Thus the main uses of process and operational charts are for educational and promotional purposes. In this they serve an extremely useful end. They help in training investigators, they make one motion and time conscious, they sharpen one's power of observation, and they help in learning the principles of effective work. In other words, charting creates an orderly environment for the development of improved work methods, but in the final analysis, much of the creation is the product of the analyst's ingenuity.

#### **Micro-Motion Films Analysis:**

Micro-motion film analysis is primarily a research technique and applies best to tasks that can be easily filmed. Motion pictures of tasks done under normal conditions make a permanent record that can be analyzed and charted to show the work of the hands or other parts of the body used in the operation. By means of a timing device, the time of each movement of the worker can be accurately recorded. It is very expensive and not useful to study household tasks.

It was for this kind of analysis that the Gilbreths developed their method of classifying fundamental hand motions into therbligs. Analysis of an activity by means of therbligs results in describing the detailed motions of both hands into 17 categories such as grasp, search, select, hold, and transport empty. A simultaneous motion chart or simo chart is a right-hand and left hand chart plotted against a time scale and made from micro-motion filming.

The cycle-graph, a photographic device, is also used to study types of motions used in performing tasks. When this is attached to some portion of the body, such as the



hand when ironing is being done, it registers the pathway of light projected by a small electric bulb. The resulting record shows whether the movements are smooth and rhythmic or non-rhythmic. This is an effective way to learn how motions may be reduced and how methods of work may be improved in doing a task.

In recent years work-simplification techniques have been used by research workers in Home Economics and other fields to improve work methods in homemaking. Motion and time studies have been made of such tasks as food preparation, dishwashing, laundering and ironing, bed making, cleaning and a number of other tasks. Efficient kitchen arrangement, tools, equipment, storage facilities, and correct heights for work surfaces, chairs, and stools have also been studied.

These studies suggest many methods of simplifying homemaking tasks, which may be used or adapted by homemakers in their own homes. They show how motion and time studies may be applied to any work problem in the home. Trying out new work patterns and adjusting them to meet new situations add interest to the work. Family members are also kept on the lookout for other ways to make tasks easier, to lessen fatigue, and to make work a pleasure.

Mundel adapted the motion-picture technique to the study of larger operations for which fine analysis is not needed. He developed a drive for the motion-picture camera which can be adjusted to expose the film at 60 or 100 frames per minute instead of 960. This permits a coarser analysis of the activity than can be made by micro-motion, with a saving on film used and on time for analysis. After the motion pictures have been made with the memo-motion drive, the film can be analyzed according to the purposes of the research. This form of motion study has been used in home economics research for complex tasks such as meal preparation.

### **Arm Chair Method:**

Without using laboratory techniques of research, there are "armchair" methods leading to improvement of methods of work. These include but go beyond the objective of changing, reducing, or eliminating motions. They are particularly useful when charting would be very laborious, When the amount of detail in charting might obscure the major objective, When only one person is available for the analysis, and when establishing a new procedure.

The famous Gilbreth questions to be answered for improving a specific task are the backbone of the armchair methods. They are What, When, Where, By Whom, and How. The Why question is really a preliminary to be answered about the task as a whole

as well as about each part of the task. "Why" reflects values and standards and when truthfully answered, may indicate that a given task need not be done at all. Omitting it may be the most complete kind of work simplification. "Why" is to be answered again in relation to every aspect of the task. The What question involves breaking down a task into its parts. The minimum analysis into parts is three: "get ready," "do," and "clean up." The balance among these parts bears watching to see that the preparation, or "get ready," and the clean-up are not excessive as compared with the most important part, the "do." The How question has many answers from improved body mechanics to the use of different equipment.

The famous management specialist Gilbreth opined that instead of using different methods of studying the work process for finding out the simplified method, one has to answer the questions - what is the task to be done,

- When it is to be done
- By when it should be done
- How it should be done.

Some answers to all the Gilbreth questions can be systematically developed through the concept of classes of change. This idea originated in the 1940's with Marvin Mundel at Purdue University, who classified all examples of simplification into five groups.

## **2. Work Simplification**

The classes are based on the three major factors which influence work time in the home-the product, the household environment, and the worker. Each class is determined by the point where a change is initiated.

### **Marvin Mundel's Classes of Change for Work Simplification:**

#### **Class 1: Changes in Hand and Body Motions:**

In doing any activity we use many motions of body which are not at all needed. Focusing attention on how and which motions of the body can be eliminated is essential. Examples of this class of change can be noted in table setting, dish washing or sweeping and mopping of floors. Proper and economic use of each part of body is important.

There are seventeen basic work motions called **Therbligs** as defined by F.R. Gilbreth which can be identified and recorded by simple symbols, in any specific household activity. F .R. Gilbreth and Lilian Gilbreth have also developed certain principles of motion economy or aids to motion mindedness.

The worker who is motion minded is aware about needed motions and plans her

work accordingly. She will arrange her work place so that most of her body is resting while both hands work rhythmically from right to left. She should be alert and take advantage of the available help, and avoid walking back and forth.

**The important principles of motion economy are summarized as follows:**

1. Use both hands in unison.
2. Effective routing: arranging work place to reduce walking back and forth. Each job has three parts. Get ready, do, and clean up. Plan should be made ahead of time for each part in order to reduce total distance walked during the job.
3. In a repetitive job (e.g. dish washing or mopping of floor) using rhythmic motions of hand.
4. Using smaller movements of hand than large hand motions and arm motions, and using smooth movements than jerky ones whenever possible, e.g.-folding of clothes.
5. Take advantage of gravity. Motions, against gravity are slower than those with gravity (e.g. cutting down vegetable on a board than cutting them away in air). Pushing chopped vegetables into a bowl than scooping in hand and lifting into the bowl. Using proper postures while working is also very important. This can be done by using what are known as principles of body mechanics.

**Class 2: Change in Equipment and Work Arrangement:**

Change in equipment may be sometimes expensive. Clothes or dish washing can be replaced by machine washing. These equipments may not suit every pocket. But changing in simple tools such as using rotary egg beater than a fork for beating eggs, using vegetable peeler, using mechanical gadgets such as mixer for grinding, using pressure cooker for cooking, help in saving time as well as hand motions.

When the worker performs an activity, it is not only her skill in work that helps to simplify the work but along with it, the working conditions are also very important. Proper work surfaces in terms of work heights, depth and width of work surface, proper tools, and adequate storage 'space, lighting, are aids for improving worker efficiency.

Example of this class of change are: basic rearrangement of large kitchen equipment, new cup-boards, a working surface of the right height, organizing storage space, an electric mixer, and a tray to carry dishes.

**Class 3: Change in Production Sequence:**

Work done haphazardly creates confusion and chaos and causes delays. As there are number of activities to be done in the home, jobs such as cooking, making children ready for school, packing lunch boxes, making up beds, each activity should be followed

up in a sequence. When there are many activities to be done in a shorter time one must also think of combining of tasks. For example while the food is getting cooked in pressure cooker one can finish giving bath to children or serving breakfast, or making beds.

Individual activities can be improved by using sequencing of sub-tasks of the job.

**Sequence of steps:** In moving from one work center to another many times, we take a lot of unnecessary steps. The direction of our route shows many back and forth trips. One of the aims of work simplification is to reduce the total distance that a worker walks and also avoidance of criss-crossing. If the worker thinks of all the parts of an activity and the order of the sequence that one must follow, one can order the flow of work in a linear path-i.e. from right to left.

Finding the best order of work or the easier method of doing a task and putting it into practice saves both steps and motions. For example, in cleaning the house, continuation of each process of sweeping, dusting, and mopping floor throughout the house and each floor helps to save time used in handling of tools, and also rhythm of work helps faster flow of work.

The steps in a process can be reduced by eliminating unnecessary steps, and combining or change of sequence of work. For example after cleaning the dishes, scalding them with hot water and then allowing to dry by themselves saves wiping motions.

#### **Class 4: Change in Finished Product**

The worker might have to change some of her standards or expectations about how the finished product should be in appearance, taste, shape, size etc. For example everyone likes well pressed clothes to wear. When clothes are ironed at home by the homemaker, she can decide how it will be done. She should decide whether,

i) Does she want all clothes to be well pressed without a single wrinkle? ii) Whether kitchen towels should be ironed every day? iii) In food preparation, whether the salad will be arranged on the platter in an attractive way at every meal or whether it can be served in a tossed form? iv) Should the cake be iced with intricate fancy design or it can be served with simple icing or without icing etc.

If the finished product without any fancy decoration is accepted by the family then it makes the task simplified.

**Class: 5 Change in Raw Material**

This change refers to the raw ingredients used in a product keeping the final product the same. For example using ready to use mixes available on market-for gulab jamuns, idli, sambar, or even buying readymade products such as spices, sprouted beans and pulses, or frozen foods and so on.

These changes result either from the use of different raw materials, the fashioning of the product from same raw material, or change may be both in raw materials and finished product.

Examples of use of different raw materials are: plastic instead of textile place mats, textiles that require little or no ironing, Swiss chard instead of spinach (large leaves require less handling), frozen instead of fresh vegetables. Examples of a different end product from the same raw materials: sheets left unironed, square instead of round biscuit, etc.