

## 5. Family Resources

- 5.1 Meaning and Definition
- 5.2 Classification of Resources
- 5.3 Characteristics of Resources
- 5.4 Factors affecting the use of Family Resources

### Let's Discuss:

What are called resources?

Various material and non material things are required to satisfy the needs and to achieve the goals of individual and family. These tangible and intangible things are called as resources. Resources available to family are the base of Home management.

Every individual and family has resources like money, time, energy, skills, ability, knowledge, attitude etc. Besides these, some community services like police, fire brigades, electricity and water supply, parks, roads, libraries, educational institutions, hospitals etc. can be used by individual or family as a resource to fulfill the needs or goals.

All these resources have some common characteristics. Resources are useful, limited and interrelated to each other. Hence it is necessary to apply management process to all resources for their thoughtful utilization. All resources hold a very important place in our life.

### 5.1 Meaning and Definition :

Every family has certain needs and goals to be fulfilled. Fulfillment of these family goals depends on availability of resources. Resources are means through which we can perform a task or achieve goals. Resources are those materials and human attributes that satisfy our wants. Resources are defined as follows.

**According to Random house dictionary resources means, "A source of supply**

**support or aid especially one held in reserve".**

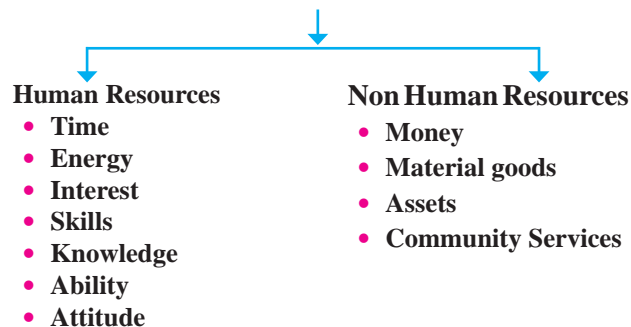
**Mallack Deccan defines resources as follows- "Resources are means which are available and recognized for their potential in meeting needs".**

Each individual has various resources at one's disposal. The resources that a family has are known as family resources. It is necessary to recognise all these available resources and to allocate them properly for achieving individual or family goals. The amount of resources available will vary from person to person and from family to family. The available resources must be used to its full extent for effective management.

### 5.2 Classification of resources :

Resources available to the family can be classified in different ways. On the basis of its origin, the resources are classified into following two types.

#### Classification of Resources



### Use your Brain :

Label the following as different Human and Non-human resources

|  |          |  |           |
|--|----------|--|-----------|
| Salary, Pension, Profit etc.   |          | About various equipment is of great assistance.          | Knowledge |
| Useful in doing physical and mental work                                 |          | House, Investment, Ornaments, etc.                       |           |
| Hospitals, Schools, Colleges, Transportation, Gardens, Parks, Libraries. |          | Various equipment, Furniture, Clothing, Food grains etc. |           |
| Can be classified to physical ability and mental ability                 |          | Helpful in Painting, Cooking, Embroidery, Sports etc.    | Skill     |
| In Music, Decoration, Reading, Writing etc.                              | Interest | Attitude of doing work.                                  |           |
| 24 hours of a day  |          |  |           |

### Human Resources :

The resources which originate internally and constitute the personal characteristics and attributes are known as **human resources**. They are always related to human qualities and personal traits. Human resources are less tangible or intangible in nature. One can experience it but cannot see or measure it directly. Being intangible, their importance is not noticed easily. Such resources are often neglected or not used to its fullest extent. Some of the human resources are time, energy, skill, ability, knowledge, attitude, interest etc. These resources are often used for productive purposes.

- 1) Time :** Time is an ongoing sequence of events taking place. Time is an important human resource. Time cannot be recovered once lost. Time available to every individual is same and limited. It is easily measured by using units like minutes, hours, days, weeks, years. Time is used to achieve goals and to produce other material resources. Awareness and importance of time varies from individual to individual. Time management enables

everyone to use time effectively for getting the work done faster and easier and lessening the stress and strain.

- 2) Energy :** Energy is defined as an ability to do work. It is the force to do active physical and mental activities. Everyone requires energy to perform various tasks. It is difficult to measure energy easily. One can feel fatigued or tired after work which makes one aware about the energy used in the performance of that particular work. Availability of energy differs from person to person and from time to time. Individual health, interest in work, working conditions and efforts needed to complete the job affects the energy consumption. Energy can be managed by following proper sequence, correct method of work and avoiding unnecessary movements.

Energy needed to achieve the goals, or to complete the task can be classified into two types :

- Physical energy
- Mental energy.

**Physical energy is the ability and hidden strength to do the active physical work.** Various efforts such as visual, mental, tarsal, pedal, manual etc. are required for various activities like reading, walking, climbing, running, lifting things etc. Visual and mental efforts require less energy and tarsal effort utilizes more energy.

**Mental energy is the power or force to do mental work.** Mental processes require mental energy like decision making, thinking, reasoning, memorizing and recalling require mental energy.

**Let's Think :**

Distinguish between Physical and Mental Energy.

**3) Interest :** According to Oxford Dictionary, interest means the feeling of wanting to know or learn about something or someone. Interest in the assigned work is very important. If one has interest in work then work is done faster and efficiently with good quality standard. It is observed that various family members have interest in different types of work. So distribution of work accordingly, gives pleasure without fatigue and helps to improve the success in particular work. Different interests of family members help to save or create other resources, for example, a family member interested in gardening; can grow vegetables and save money.

**4) Ability :** The physical and mental capacity of a person to do the given task is called as ability. Some people have physical strength while some have intelligence to do the activities. Abilities are usually inborn and can be improved

through training and practice. Ability develops out of interest. If someone has interest in a particular work he / she performs it repeatedly which helps in the development of ability.

**5) Skill :** Skill is the ability to perform work or task with efficiency and quality.

Skills of family members cover wide areas from cooking, stitching to creative arts. Some of these skills are inherited or inborn while others may be acquired through practice and training. Any skill can be acquired, if a person has interest in it, ability to do it and willing to learn and practice. For example, housewife can develop skill in cooking by learning operations of microwave oven, food processors etc.

**6) Knowledge :** Knowledge is an important human resource for choosing the correct alternatives and avoiding wastage of resources. Knowledge is acquired by learning and through experience and can constantly be developed. Home makers having knowledge about clothing, nutrition and labour saving devices can definitely help to improve the quality of life.

**7) Attitude :** Attitude means a way of thinking or feeling about someone or something which can stimulate or retard action. Some people have positive attitude towards goals hence work in right direction with self motivation and enthusiasm. People with negative attitude work slowly or stop working. Such people need motivation and counseling from others to do their work. To achieve the goals successfully one has to alter the attitude according to situation and changes.

### Can you recall?

1. What are different types of Human resources that you learnt above?
2. What are uses of different human resources in day-to-day life?

### Non human resources :

Non human resources are tangible in nature. These resources can be easily recognised. Non human resources include money, material goods, perishable and non perishable food items, equipments, furniture, jewellery, assets as well as community services like hospitals, parks, libraries, police, fire brigade, market centers, transportation facilities, water supply, electricity etc. Non human resources are easy to transfer from one person to another. Every such resource has its own limitations and characteristics. These resources are produced or created by using human resources. It is very important to manage these resources carefully to achieve maximum goals.

**1) Money :** Money is an important resource among the non human resources. Money is easy to measure and to transfer. It is a widely accepted medium of procuring goods or services. Salary, remuneration, interest, rent, profit etc. are the sources of earning money. It is not equally available to all but can be increased by extra work using other resources. It can be saved for future use to make life easier and more comfortable. Availability of money changes according to situation hence its careful management is very important. Preparing budget is a common method for using money carefully.

**2) Material goods :** Material goods include consumable items like food, clothing etc. and also durable goods like various equipments, furniture, decorative items, vehicles etc. These resources are easy to measure quantitatively and qualitatively. So, every family has clear idea about their availability and use. They are generally purchased and sometimes created by family.

Quality and availability of these resources are dependent on the availability of money. The limitations and the standard of homemade material goods are dependent on the human resources like ability, skill, interest, attitude, time and energy.

**3) Assets :** Assets mean valuable things available to the family. Assets include savings and investments. Money is saved in bank, post office etc. for future use. At the same time it might be invested in shares, bonds, house, land and ornaments etc. These resources can have liquidity to get money in emergencies. Everybody must have some assets to cope up with the emergencies in future.

**4) Community Facilities :** Human being is a constituent of family and society. So every individual can take advantage of community facilities. Community facilities or services are classified in three groups.

- a) Health and security services.
- b) Self enrichment or personality development services.
- c) Public / social services.

### Try out and think about it

Classify the following in the table given below :

libraries, transportation, fire brigade, electricity and water supply, educational institutes, health centers, playground, hobby centers, telephone, hospitals, postal service, social clubs, parks, banks, police, computer centers.

| Health and Security Services | Self enrichment and personality development services | Public/Social Services |
|------------------------------|--|------------------------|
|                              |  |                        |
|                              |  |                        |
|                              |  |                        |
|                              |  |                        |
|                              |  |                        |

**1) Hospitals :** Government and private hospitals provide treatment for sick persons, persons injured in accidents, pregnant women, infants, children, elderly people etc. Government hospitals and centers are available for medical treatment to the patients or class of people who are economically weak or having financial crises or to people below the poverty line. These hospitals are generally attached with government medical colleges. Emergency and casualty health services as well as disease preventive and protective medicines are also available free of cost or at low prices in these hospitals.

These hospitals consist of various special facilities like Operation Theater, x-ray, dental treatment, isolation ward, pathology laboratory and specialty and super specialty departments for the treatment of patients of various diseases. The primary health centers are established in rural areas, whereas district hospitals and blood banks are available at district levels.

Apart from these, private hospitals and nursing homes equipped with experts are run

to treat various types of patients. Specialty and multi specialty hospitals consist of various departments like trauma center, isolation ward, operation theater, blood bank, pathology laboratory, indoor and outdoor patients department, ICCU (Intensive Critical Care Unit) and ICU (Intensive Care Unit), etc. Ambulance facility is also made available. Other super specialty hospitals are also run by various private institutions.

**2) Police :** The service of police is there to maintain public peace, law and order and to protect the property and lives of the people. Likewise the police department is entrusted with the task of protecting the women, tracing out the missing individuals, regulating the traffic, controlling protest, public meetings, agitations, strikes and religious processions etc. This is the integral part of police service. The police department is assisted and well equipped with dog squad, forensic laboratories, finger print bureaus and squad for detection and diffusion of explosives. Every citizen is entitled to take benefit of all these services.



- 3) Fire brigade :** The main objective of fire brigade is to save the life of people and public property in various calamities and accidents. Another objective of this service is to put out fire broke out at any place to save people from such sites. Fire brigade consists of special equipments and trained fireman for rescue operation and first aid at fire and accident sites. This service is found in big cities and in municipal corporation areas.
- 4) Recreation centers :** Recreation is very important to relieve stress and strain from daily work and to encourage people. In cities, various recreation centers are available having different recreation facilities. It includes cinema theatres, theatres, indoor and outdoor game centers, libraries, and parks etc.
- 5) Hobby centers :** There are various hobby centers to develop various skills like art and craft such as painting, origami, sculpture and music- dance-drama etc. People can take advantage of these centers to develop such skills.
- 6) Clubs and community centers :** Such centers are helpful in personality development. These centers provide various leisure time activities. Various religious functions, social activities and national festivals are celebrated at these centers by arranging various competitions, exhibitions, knowledge imparting programmers, and social gathering etc.
- 7) Public parks and gardens :** It is necessary to have public parks and gardens for human enjoyment and human recreation. Children and elderly people need such facilities for playing sports and performing leisure time activities respectively. Parks are also used for walking, jogging, gyaming etc. These parks and gardens are maintained and managed by Municipal Corporations.
- 8) Educational institutions :** Educational institutions are run by government, semi-government and private organizations to impart education from nursery to vocational and professional education. These institutions provide various facilities for education and offer education according to ability, interest and academic merit or intelligence to various students. Value education and personality development are other important aspects of education which gives strong base to life. Education gives economic stability and social prestige to individual. Education builds or creates a responsible citizen.
- 9) Other services : (Postal services, telephone services and transportation facilities) -** Postal services, telephone services and transportation facilities are included in this type.
- a) Postal services :** Government of India has provided postal service. It is also known as Indian post office. It is a part of Ministry of communication and information technology. The primary function of this service is collection, processing, transmission and delivery of mail which includes letters, bills etc. Post office also provides facilities like parcel service, moneyorders and selling of postal stationery such as stamps, postcards, envelopes, etc.
- Post office provides services of post office savings bank, Electronic Indian Postal Order, India Post Payments Bank and Postal Life Insurance. The Post Office offers various saving plans like Saving Account, Recurring Deposits, Fixed Deposits, National Saving Certificates, and Kisan Vikas Patra etc. It helps in developing the habit of saving in people.
- b) Transportation Facilities :** Various transportation facilities like S.T., buses,

railways, air transport, maritime transport services are made available by Central and State government as well as local administration and private agencies for citizens.

**c) Telephone services :** A telephone service includes landline telephone facility and cell phones. This service provides the facility to contact people locally and globally through local calls, STD and ISD connections. Telephone department also offers Internet service to the users. This department is run by Central Government. Now-a-days private service providers also provide telephone, cell phone and internet services.

#### Can you tell ?

What different Community services have you visited/used before?

#### Use your Brain :

Distinguish between Human and Non-human Resources

| Human Resources                | Non-Human Resources          |
|--------------------------------|------------------------------|
| They are intangible in nature. | They are tangible in nature. |
|                                |                              |
|                                |                              |
|                                |                              |
|                                |                              |

### 5.3 Characteristics of resources :

Resources and home management are closely related to each other. Proper utilization of resources can be achieved by its management and vice versa. For the management of resources, every individual must know the characteristics of resources. The characteristics of resources are -

- Resources are useful.
- Resources are limited.
- Resources are interrelated
- Management process can be applied to all resources.

#### Always Remember :

What are the different characteristics of resources?

**a) Resources are useful :** Usefulness is the basic characteristic of all resources. Resources are means through which we can perform a task or achieve a goal. This definition itself elaborates the characteristic of usefulness. The usefulness of resource can be recognized in relation to a particular goal or a particular situation. In some specific situation one of the resources can be used as a main resource while other resources act as a supportive one or ancillary. For example, money is a main resource in purchasing equipment but in examination knowledge and intelligence act as a main resource. Unless the uses of a thing are identified, it cannot be recognized as a resource.

**b) Resources are limited :** All the human and non human resources are limited. Some are scarcer than others and need to be used with care. Hence the knowledge and application of management process is essential. The limits of each resource must be assessed in relation to specific goals. The limitations of resources may vary from individual to individual.

Limitations of resources are of two types :

- Quantitative limitations
- Qualitative limitations

**a) Quantitative limitations :** All non human resources have quantitative limitations. Quantitative limitations are easily measurable, for example- money available to individual or family.

Human resource like time has quantitative limitation. Every individual has 24 hours in a day to perform ones daily routine.

**b) Qualitative limitations :** All the resources have qualitative limitations. This type of limitation is difficult to measure. One must recognize and can feel these limitations. The limitations differ in terms of characteristics like use, comfort, durability etc.

While taking decisions, one must think about the qualitative limitations of resources.

The ability and attitude of family members also have some limitations. These limits are depends on the inherent capacity and training. Some people possess inherent capacity which can be improved by training and some people lack in such capacities hence any type of training may not improve the capacity.

**c) Resources are interrelated :** Usually, we need more than one resource or the combination of resources to achieve the goals. For example, if a person wishes to attend a computer class, the thing he/she requires is combination of resources i.e. money for fee, extra time and energy, and computer. It is observed that saving of one resource will increase the consumption or use of the other resource. The use of one resource can affect the use of other resource. Scarcity or too

little allocation of only one resource may affect the achievement of desired goal. For example, stitching dress at home instead of purchasing readymade dress will save money, but will consume more time and energy. Family members can start their own business by using inherited skills and abilities to produce more money to supplement facilities like equipment and services to achieve goals.

**d) Management process can be applied to all resources :** Most of the time resources available to individual or family are limited and goals to achieve are infinite, hence require application of management process. Management process helps to bridge the gap between needs and availability of resources. Careful thinking, proper decision making, wise planning and time controlling can improve the use of resources. For example – preparing family budget helps in reducing unnecessary expenditure, prioritizing purchasing and saving to achieve planned goals. Evaluation of such budget can suggest some ways of improving the family income, saving and investment.

Likewise application of management process can increase the usefulness of all resources.

Apart from the above basic characteristic, resources also have some other characteristics.

#### **Let's Discuss :**

Illustrate the following characteristics of resources :

- a) Resources can be developed.
- b) Resources can be used alternatively.
- c) Resources improve the quality of life.
- d) Resources can be substituted.



**Use your Brain :**

List out the similarities in human and non-human resources.

**5.4 Factors affecting the use of family resources :**

Following are certain factors which can affect the use of family resources.

- a. Knowledge, skills and attitude
- b. Education
- c. Standard of living
- d. Money income
- e. Residential place
- f. Stages of family life cycle
- g. Financial assistance of home maker.

**a. Knowledge, skills and attitude :** The use of these human resources can affect the use of other human and non human resources. The knowledge of using modern devices or household equipments like food processor, oven, microwave oven, and skills in food preparation and attitude towards cooking for the family, helps the family to save time, energy and money for the fulfillment of other goals.

**b. Education :** Education helps to provide information to improve the knowledge level, the decision making capacity and managerial skills. It also helps to increase the thinking capacity of the family members.

**c. Standard of living :** Standard of living means amount of money, level of comforts and satisfaction available to a person, which a person thinks that are essential for his living. Standard of living affects the use of resources. For example – a family with high standard of living uses more labour saving devices, own vehicles to save time and energy,

whereas others might use more time and energy to save money for purchasing of such type of material goods.

**d. Money income :** Money income is the main material resource available to any family. We can have better facilities in home by spending required amount of money. Family having more money will easily spend it for luxurious goods, entertainment and comfort, while middle class family uses it carefully for fulfillment of essential goals.

**e. Residential place :** Location of residential place of the family definitely affects the use of resources like time, energy, money and community services like transportation. Residence away from working place, school, colleges and market place requires more time, energy, money and other resources to do the routine activities.

**f. Stages of family life cycle :** The use of family resources differs greatly with size and stages of family life cycle. A family begins with two persons, expanded by the birth of children and contracted as children grow up and leave home for education or employment. In each stage of family life cycle, size of family, goals to set and achieve, and availability of resources are different, which will affect its use. For example- in beginning stage of family life cycle, family demand on time and energy is less whereas in expanding stage, housewife has to spend more time, energy, money and material goods for caring and bringing up the children. The contracting stage of family consists of old people who may require more money for medicine and paid help.

#### **h. Financial assistance of home maker :**

The gainful employment of housewife increases the family income which will definitely increase the material resources, but at the same time her human resources like time, energy and skills are more utilized, may result in physical and mental fatigue.

#### **Let's Discuss :**

How each of the above factors have affected your day-to-day life?

#### **Use of ICT :**

Describe the use of internet as a resource.

#### **Can You Recall?**

Various tangible and intangible things available to the family to achieve the goals or to perform the task are called as family resources.

- Resources are means which are available and recognized for their potential in meeting needs.
- Resources are classified as human resources like time, energy, skills, ability, interest, attitude etc. and non human resources like money, material goods, assets, community services etc.
- Community services include - a) Health and security services like hospitals, police, fire brigade etc. b) Self enrichment or personality development services like school, colleges,

libraries, parks, playgrounds, hobby centers, computer centers, social clubs etc. c) Public or social services like postal service, banks, transportation, telephone, electricity, water supply etc.

- Basic characteristics of resources are a) Resources are useful, b) Resources are interrelated, c) Resources are limited and d) Management process can be applied to all resources.
- Knowledge, skills and attitude, Education, Standard of living, Money income, Residential places, Stages of family life cycle, financial assistance of home maker are various factors affecting the use of family resources.

#### **Exercise**

#### **• Objective questions :**

#### **1) Multiple choice questions.**

1. Resources means \_\_\_\_\_ of supply support or aid especially one held in reserve.  
a) goals          b) needs          c) source
2. Energy is defined as an \_\_\_\_\_ to do work.  
a) ability  
b) skill  
c) interest
3. The main objective of \_\_\_\_\_ is to save the life of people and public property in various calamities and accidents.  
a) police  
b) fire brigade  
c) hospital
4. Knowledge is a \_\_\_\_\_ of resource.  
a) human  
b) non-human  
c) community

5. All non-human resources have \_\_\_\_\_ limitations.

- a) qualitative
- b) quantitative
- c) qualitative and quantitative

**2) Match the following pairs.**

| A                     | B                               |
|-----------------------|---------------------------------|
| i) Community services | a) House                        |
| ii) Energy            | b) Salary, pension              |
| iii) Assets           | c) Physical and mental capacity |
| iv) Ability           | d) School and colleges          |
| v) Money              | e) Physical and mental work     |

**3) Identify whether the following statements are true or false :**

- 1) Standard of living affects the use of family resources.
- 2) Non-human resources are originated internally.
- 3) Time is a human resource.
- 4) Money is equally available to all.
- 5) Colleges and hospitals are human resources.

**• Short answer questions:**

**Answer the following.**

- a) Explain the meaning of resources.
- b) Write names of the human resources.
- c) Write names of the non-human resources.

**1) Define the following terms.**

- a) Resources
- b) Human and non-human resources
- c) Time
- d) Energy

- e) Ability
- f) Attitude

**2) Differentiate between the following.**

- a) Human and non-human resources
- b) Time and money
- c) Ability and skill

**3) Write short notes on the following.**

- a) Time and energy
- b) Interest and ability
- c) Skill and knowledge
- d) Money and material goods
- e) Material goods and assets
- f) Hospitals
- g) Police and fire brigade
- h) Recreation and hobby centers
- i) Clubs, parks and gardens
- j) Educational institutes
- k) Postal Services
- l) Transportation facilities and telephone services.

**• Long answer questions :**

- a) Explain the human resources.
- b) Classify resources and write about the non-human resources
- c) Write in detail the characteristics of resources
- d) Illustrate the various factors affecting the use of family resources.

**Project/Assignment :**

- 1. List out the human and non human resources available to your family.
- 2. Observe the various community services available at your city and analyze its usefulness to people.

