

Dr. Sarita Kumari

FAMILY RESOURCE MANAGEMENT AND CONSUMER SCIENCE



FAMILY RESOURCE MANAGEMENT AND CONSUMER SCIENCE

Editor

Dr. Sarita Kumari

Assistant Professor,
Department of Home Science,
Mahant Darshan Das Mahila College,
Bhimrao Ambedkar Bihar University,
Muzaffarpur, Bihar.

Kripa-Drishti Publications, Pune.

Book Title: **Family Resource Management and Consumer Science**

Edited By: **Dr. Sarita Kumari**

Price: ₹499

1st Edition

ISBN: **978-81-974990-8-1**



Published: **June 2024**

Publisher:



Kripa-Drishti Publications

A/ 503, Poorva Height, SNO 148/1A/1/1A,
Sus Road, Pashan- 411021, Pune, Maharashtra, India.

Mob: +91-8007068686

Email: editor@kdpublishations.in

Web: <https://www.kdpublishations.in>

© **Copyright Dr. Sarita Kumari**

All Rights Reserved. No part of this publication can be stored in any retrieval system or reproduced in any form or by any means without the prior written permission of the publisher. Any person who does any unauthorized act in relation to this publication may be liable to criminal prosecution and civil claims for damages. [The responsibility for the facts stated, conclusions reached, etc., is entirely that of the author. The publisher is not responsible for them, whatsoever.]

PREFACE

This book compiles various units related to the subject of Family Resource Management and Consumer Science. It is designed according to the graduation, post-graduation UGC NET /JRF curriculum. The language is simple and effective, explaining the subject through tables, graphs, and charts. The book includes the latest references and has the capability to assist students in conducting research related to the subject.

An effort has been made to explain various chapters related to Family Resource Management and Consumer Science in clear and simple words. It covers topics such as System Approach in Family Resource Management, Concept of Planning Resource Management and Process Communication, Decision Making Process, Application of Management Process, Work Simplification, Time and Money Management, Mundel's Theory of Work Simplification, Elements and Principles of Art, Furniture and Household Furnishing, Color Theory, Family Finance and Household Budget, Consumer Science, Consumer Education, Consumer Rights, etc.

This book will be extremely useful for students preparing for various competitive exams. I would like to sincerely thank all the authors whose valuable writing has provided an opportunity for students to benefit from this book.

Regards

Dr. Sarita Kumari

CONTENT

| | |
|--|-----------|
| 1. Introduction To System Approach in Family Resource Management - <i>Dr. Sarita Kumari</i> | 1 |
| 1.1 Introduction: | 1 |
| 1.2 Family Systems Theory: | 1 |
| 1.3 Component of System Approach: | 4 |
| 1.3.1 Input: | 4 |
| 1.3.2 Process: | 5 |
| 1.3.3 Output: | 5 |
| 1.4 Utility of System Approach in Family Resource Management: | 6 |
| 1.5 Reference: | 7 |
| 2. Concept and Steps of Family Resource Management - <i>Dr. Sarita Kumari, Sumedha Kumari</i> | 8 |
| 2.1 Introduction: | 8 |
| 2.2 Concept of Family Resource Management: | 8 |
| 2.2.1 Focuses on People and Relationship or The Materialistic: | 9 |
| 2.3 Planning: | 11 |
| 2.3.1 Characteristics of Planning: | 12 |
| 2.3.2 The Planning Process: | 14 |
| 2.3.3 Important of Planning: | 15 |
| 2.3.4 Limitation of Planning: | 16 |
| 2.4 Controlling: | 17 |
| 2.4.1 Characteristics of Controlling: | 18 |
| 2.4.2 Important of Controlling: | 19 |
| 2.5 Evaluation: | 20 |
| 2.6 Reference: | 21 |
| 3. Family Resource Management and Consumer Science: Decision Making Process - <i>Ranjana Sinha, Dr. Deepshikha Pandey</i> | 22 |
| 3.1 Introduction: | 23 |
| 3.2 Understanding Decision-Making in Families: | 23 |
| 3.3 Factors Influencing Family Decision-Making: | 24 |
| 3.4 The Decision-Making Process: | 25 |
| 3.5 Practical Applications in Family Resource Management: | 27 |
| 3.6 Challenges and Solutions in Family Decision-Making: | 28 |
| 3.7 Technological Impacts on Family Decision-Making: | 29 |
| 3.8 Environmental and Ethical Considerations: | 30 |

| | |
|---|----|
| 3.9 Policy and Societal Influences: | 31 |
| 3.10 Case Studies and Real-world Applications:..... | 32 |
| 3.11 Future Trends in Family Decision-Making..... | 32 |
| 3.12 Conclusion: | 33 |
| 3.13 References:..... | 33 |

4. Values, Goals, and Standards - Dr. Sarita Kumari, Jahanwi Raj.....35

| | |
|---|----|
| 4.1 Introduction:..... | 35 |
| 4.2 Definition of Value:..... | 36 |
| 4.2.1 Significance of Value:..... | 36 |
| 4.2.2 Characteristics of Value: | 37 |
| 4.2.3 Classification of Values: | 38 |
| 4.2.4 The Role of Family and Environment in Fostering Values: | 40 |
| 4.2.5 Factors Influencing the Change in Values: | 40 |
| 4.2.6 Specific Changes in Values:..... | 41 |
| 4.2.7 Unchanged Values: | 42 |
| 4.3 Goals:..... | 43 |
| 4.3.1 Classification of Goals: | 44 |
| 4.3.2 Characteristics of successful goals: | 45 |
| 4.3.3 Evolving Goals Throughout the Family Life Cycle: | 45 |
| 4.4 Understanding Standards: | 46 |
| 4.4.1 Classification of Standards:..... | 47 |
| 4.4.2 Characteristics of Standards: | 49 |
| 4.4.3 Factors Influencing Standard:..... | 51 |
| 4.5 Interrelatedness of Values, Goals, and Standards: | 51 |
| 4.6 Reference: | 54 |

**5. Mundal's Classes of Change: Principal and Important - Dr. Sarita Kumari
.....55**

| | |
|--|----|
| 5.1 Introduction:..... | 55 |
| 5.2 Meaning of Work Simplification: | 55 |
| 5.3 Principal of Motion Economic:..... | 56 |
| 5.3.1 Change in Hand and Body Motion: | 57 |
| 5.3.2 Change in Work and Storage Space and Equipment | 61 |
| 5.3.3 Classes of Change in Product: | 62 |
| 5.3.4 Change in Finished Product:..... | 62 |
| 5.3.5 Change in Raw Material:..... | 63 |
| 5.4 Technique of Work Simplification:..... | 63 |
| 5.4.1 Formal Technique: | 63 |
| 5.4.2 Informal Technique:..... | 66 |
| 5.4.3 Importance of Work Simplification:..... | 66 |
| 5.5 Reference: | 67 |

6. Application of Management Processes to Time, Money, and Energy for Work Simplification - Anubha Sinha, Dr. Deep Shikha Pandey 68

6.1 Introduction: 69
6.2 Understanding Work Simplification:..... 70
6.3 Importance of Managing Time, Money, and Energy: 70
6.4 Principles of Management Process:..... 70
6.5 Application of Management Processes to Time Management:..... 71
6.6 Application of Management Processes to Money Management: 72
6.7 Application of Management Processes to Energy Management:..... 73
6.8 Integration of Time, Money, and Energy Management: 74
6.9 Challenges and Limitations:..... 74
6.10 Future Trends and Innovations:..... 74
6.11 Conclusion: 75
6.12 References: 76

7. Color Theories and Schemes in Interior Designing - A. S. Uma Rani..... 77

7.1 Introduction: 77
7.2 Importance of Colors in Interior Designing: 77
7.3 What is Color Theory?..... 78
7.4 Characteristics and Use of Color:..... 79
7.5 Color Schemes:..... 80
7.6 Color Temperature:..... 84
7.7 Color Types:..... 85
7.8 Psychological Effects of Different Colors: 86
 7.8.1 Effect of Different Colors:..... 87
7.9 Reference: 91

8. Elements and Principle of Art and Design - Dr. Sarita Kumari 92

8.1 Introduction: 92
8.2 Elements of Art: 92
 8.2.1 Form and Shape: 93
 8.2.3 Texture:..... 94
 8.2.3 Pattern:..... 94
 8.2.4 Color:..... 96
 8.2.5 Light: 96
 8.2.6 Space: 96
8.3 Principal of Design: 97
 8.3.1 Proportion: 97
 8.3.2 Balance: 100
 8.3.3 Rhythm: The Principle of Movement and Flow in Design: 101
 8.3.4 Emphasis: The Principle of Drawing Attention in Design:..... 104
 8.3.5 Harmony: The Principle of Unified Design: 106
8.4 Conclusion: 108

| | |
|---|------------|
| 8.5 Reference: | 109 |
| 9. Furniture and Household Furnishing: Types Selection, Care and Maintenance - <i>Dr. Sarita Kumari</i>..... | 110 |
| 9.1 Introduction:..... | 110 |
| 9.2 Classification of Furniture: | 110 |
| 9.2.1 By Function: | 110 |
| 9.2.2 By Style: | 121 |
| 9.2.3 By Material: | 122 |
| 9.2.4 By Construction: | 122 |
| 9.2.5 By Placement: | 122 |
| 9.2.6 By Durability: | 123 |
| 9.2.7 By Origin: | 123 |
| 9.3 Important of Furniture in Our Life: | 124 |
| 9.4 Care and Maintenance of Different Types of Furniture: | 125 |
| 9.5 Factors to Be Considered in Selection and Arrangement of Furniture: | 129 |
| 9.6 Reference: | 130 |
| 10. Housing and Space Design - <i>Kanchan Kumari, Kishore Kumar</i>..... | 131 |
| 10.1 Introduction:..... | 132 |
| 10.2 Understanding Housing Needs:..... | 132 |
| 10.3 Principles of Space Design: | 133 |
| 10.4 Interior Design Essentials: | 134 |
| 10.5 Maximizing Space Efficiency: | 135 |
| 10.6 Technological Integration in Home Design: | 137 |
| 10.7 Cultural and Societal Influences on Housing:..... | 138 |
| 10.8 Economic Considerations in Housing: | 139 |
| 10.9 Conclusion: | 140 |
| 10.10 References:..... | 141 |
| 11. Online Shopping and Household Budget: An Analytical Study - <i>Dr. Kumari Anupam Gupta</i> | 142 |
| 11.1 Introduction:..... | 143 |
| 11.2 Household Budget: | 145 |
| 11.2.1 Kinds of Household Budget: | 145 |
| 11.3 Staying Informed:..... | 148 |
| 11.4 Benefits of Offline Marketing:..... | 150 |
| 11.5 Crafting a Household Budget: A Guide to Financial Harmony:..... | 151 |
| 11.6 References:..... | 153 |

| | |
|--|------------|
| 12. Consumer Education: Rights, Responsibilities and Protection Act - Harsh Raj | 154 |
| 12.1 Introduction: | 154 |
| 12.2 Consumer Education:..... | 154 |
| 12.3 Need of Consumer Education: | 156 |
| 12.3.1 Some Key Consumer Rights Include: | 156 |
| 12.3.2 Some key consumer responsibilities include: | 157 |
| 12.4 Consumer Problems and Challenges: | 157 |
| 12.4.1 Consumer Problems Can Encompass a Wide Range of Issues, Including: | 158 |
| 12.5 Laws for Consumer Protection:..... | 158 |
| 12.6 Reference: | 161 |

ABOUT THE AUTHOR



Dr. Sarita Kumari

She is presently working as an Head of Department of Home Science Mahant Darshan Das Mahila College, Bhimrao Ambedkar Bihar University, Muzaffarpur, Bihar. She has obtained her master's degree from Ranchi University, Ranchi with rank taught briefly in the department of Home Science. She also has a master's degree in education. She has UGC NET in Home science and has done her PhD degree in Home Science. She has published more than 35 papers in National and international UGC care and peer reviewed journals and edited books. She has associated with workshop, Conference, Seminar she is also a lifetime member of Home Science Association of India. Her research interests' range across Public Nutrition, Child Physiology, Women studies, Extension education, family Resource Management.



**KRIPA DRISHTI
PUBLICATIONS**

Kripa-Drishti Publications

A-503 Poorva Heights, Pashan-Sus Road, Near Sai Chowk,

Pune – 411021, Maharashtra, India.

Mob: +91 8007068686

Email: editor@kdpublications.in

Web: <https://www.kdpublications.in>

Price: ₹ 499

ISBN: 978-81-974990-8-1



9 788197 499081