

**10**

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FAMILY RESOURCE MANAGEMENT

All of us want to lead a peaceful and fulfilling life. We want to get good food, clothing, education and a house for comfortable living. Do you think that all families get all these things? How will you know that all families enjoy a comfortable and happy life? Observe the families living around you. Despite living in the same locality, same kind of house with almost the same amount of income and family size, you will find that some of them are happy and well settled, while some others are dissatisfied.

Do you know the reason for this difference? What can be done to ensure that all families are happy and satisfied? Let us find out how we can help the families to achieve this.



OBJECTIVES

After reading this lesson, you will be able to do the following:

- explain the terms 'resources' and 'management';
- identify and classify resources;
- describe the characteristics of resources;
- describe ways of maximizing satisfaction from the use of resources;
- explain the significance of management in day-to-day life;
- enumerate the steps involved in the management process;
- identify the motivating factors in management;
- discuss the role of decision - making in the management process.



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10.1 RESOURCES

When you want to buy a dress, you need money. Similarly, when you want to go to your friend's house, you will walk or use a vehicle. You will need land and money when your family wants to build a house. In the same way, we need other resources like knowledge, material things, skills etc. to perform all our activities. Thus, we find that we need a lot of things to do our day-to-day chores. These can be called our resources. Therefore, we can say that the means used to meet our needs are called resources.

Resources are the means for satisfying our needs and reaching our goals.

10.1.1 Types of Resources

You have earlier seen that we have many resources like money, time, land, knowledge etc. Take a sheet of paper and note some more of them. Did your list include the following?

- Money, salary, rent, interests from savings bank account etc.
- Your house for living and working.
- Time, like an hour a day, month etc.
- Energy to do work.
- Knowledge, skills and abilities for doing our work, like sewing, driving, swimming, etc.
- Material goods like household equipments, car etc.
- Community facilities like park, hospitals, roads, bus etc.

When you look at this list carefully, you will realize that there is a difference between resources like money, house, equipments, etc., and resources like knowledge, time, skills and abilities. A house or an equipment would have a fixed cost for everyone, i.e., anyone can buy these things at the same price. However, your knowledge or skill can be very valuable for you and your family while it may not be of the same utility to others.

Your energy is a resource for you and can be used to do any work that you want to do. But your energy can not be used by others to perform what they want to do.

Similarly, if your mother has the skill of being a good doctor, it is something which belongs to her and only she can use it.



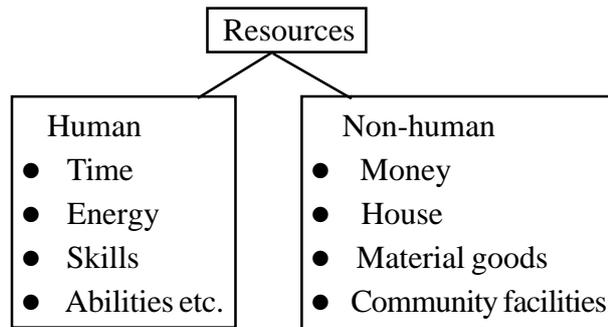
Thus, some resources become a part of an individual and can be used only by that person. Such resources are called 'human resources'. Examples of human resources are time, energy, knowledge, skills and abilities.

The resources possessed and utilized by persons are called human resources.

The amount of human resources available will vary from one person to another. Therefore, they can be acquired and cultivated.

At the same time, there are some other resources which are available for everyone to use. They are more easily recognized than human resources. Some of these resources like park, and community facilities are available to all of us. However, it is for us to make use of them properly and take advantage of their uses. Such resources are known as 'non-human resources'. Some examples of non-human resources are money, house, land, material goods and community facilities.

Non-human resources are external to individuals, but they can be possessed and utilized by them.



Activity 10.1: List all your own and your family member's human resources. Also suggest two possible goals each that you and your family can achieve using these resources.



INTEXT QUESTIONS 10.1

- Your friend wants to become a doctor. She is living with her parents and a brother, who wants to become an engineer. Both of them, your friend and her brother, are studying in classes VIII and XII respectively ? Now state:
 - resources they will need to reach their goals.

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- b) Categories to which these resources belong.
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2. Separate and prepare a list of the following resources as individual and family resources:

- a. House.
- b. Baking skill of your mother.
- c. Your ability to ride a bicycle.
- d. Your father’s capability of driving a car.
- e. Car.
- f. Inherited land in your village.
- g. Equipments in your house.
- h. Monthly salary of your father.

3. List the kind of resources you will need for the following:

- a. Reaching your office on time everyday
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- b. Giving a party to your friends after passing your NIOS examination.
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10.1.2 Characteristics of Resources

Both human and non-human resources have some common characteristics. These are listed below.

- **Resources are useful:** Resources can be used to fulfill our needs and wants. That is why they are called resources!

For example:

- A house provides shelter.
- A bus helps to reach our office and school.
- Your mother’s ability to sew clothes helps the family to get clothes stitched on time and to save money.



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- **Resources are limited in supply:** Every resource is limited in supply. You have only 24 hours in a day. Similarly, the salary obtained in cash is also fixed. You have only limited supply of energy. In the same manner, resources like water, electricity, fuel, etc, are all limited in supply. To get maximum benefit, we must make efforts to conserve them.
- **Resources are inter-related:** When you work, you need resources like time, energy, skill, equipments etc. Without adequate supply of time and skill, you will not be able to use your energy to operate the equipment. Thus you will realize that all these resources are used at the same time, because their uses are inter-related.
- **Resources have alternate uses:** Most resources have alternate uses. For example you can use the same time for a number of activities like cooking, studying or watching television. Similarly, you can use your family savings for the purchase of a house, equipment or for higher studies. Thus resources have alternate uses.
- **Resources can be substituted:** To achieve the same goal, we can use one resource or the other. To reach your school or office, you may use your energy and time resource by walking or use money resource by traveling in a bus. Other examples are the use of ready-made or convenience foods instead of preparing them at home. Therefore, one resource can be substituted for the use of another resource.

Thus we can see that all resources have similar characteristics. Therefore we should

- Create and cultivate them to enhance their availability.
- Conserve them as they are limited in supply.

For example, to obtain the above two things, try to improve your knowledge and skill in sewing to stitch your clothes; earn money and satisfy your creative urge.

10.1.3 Ways of Maximizing Satisfaction

While using resources, we have to ensure that we utilize them in such a way that we get maximum benefit from their use. This way we will be able to get maximum satisfaction. The different ways by which we can achieve this are listed below.

- Identify all the available resources.
- Make use of only the right amount of resources.
- Substitute the less expensive resources for the more expensive ones.
- Develop the habits that can enhance the use of resources.
- Cultivate practices to increase the availability of resources.
- Learn to share resources so that you do not deprive others of their use.



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- Do not waste resources.

Adopt the 3-R's - Reduce, Reuse, and Re-cycle the resources to maximize satisfaction from their use.

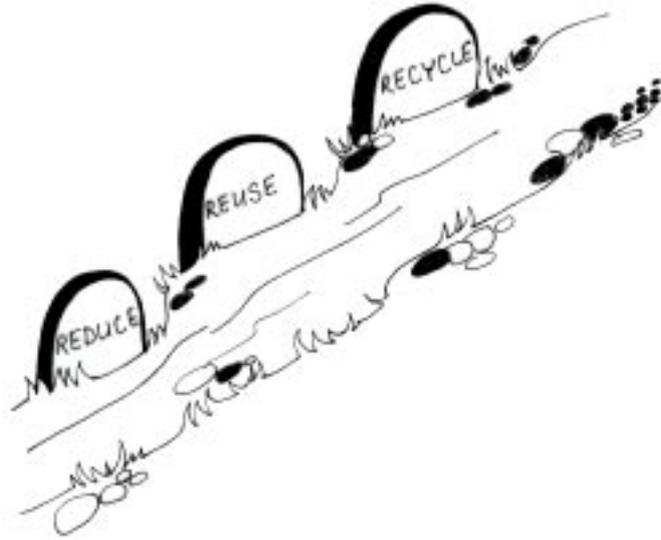


Fig. 10.1: Ways of maximizing satisfaction from resources



Activity 10.2: Identify at least five human and five non-human resources available to your family and compare this list with that of your friend's list. Suggest at least 2 ways by which you can enhance or maximize their utility.



INTEXT QUESTIONS 10.2

1. List any four ways of maximizing satisfaction from resources.

- (i) _____
- (ii) _____
- (iii) _____
- (iv) _____

2. Give an example of a resource that you can create or cultivate in yourself.

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3. What are the three 'Rs' that you should adopt to get maximum satisfaction from the use of resources?

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10.2 MANAGEMENT PROCESS

Let us take the following example:

You want to visit your grandparents living in a different place. What all will you do to arrange your visit?

In this context, you need to do the following:

- list the things to be done for the journey;
- buy the ticket for the date as planned earlier.
- collect all things for making the trip comfortable.
- buy the things that are not available with you
- check whether you have everything you planned and pack your baggage like clothes, food, shoes, water bottle, towel, soap, etc.
- inform your grandparents
- take the train and leave for your grandparents house.

Now, can you say how you have planned this trip successfully and how you collected all the things you wanted for a comfortable journey? Yes, the process you have used in this case is called management, and the things you have used are your resources. Yes, you have managed a number of things to see that you are able to visit your grandparents as planned by you.

Therefore, we can say that

Management is a process of using what you have to achieve what you want.

10.2.1 Significance of Management

Let us now imagine what could have happened if you had not done or managed what you had planned to do, as listed earlier? Yes, you could have faced some of the following problems–

- You could have reached the station late.
- Without a proper ticket, you may have had to cancel your journey.



- You could have missed packing your food or drinking water.
- You may have found your grandparent's house locked when you reached there.

You will now agree that management is an important tool even to make a simple job like making your trip a success. Similarly, many other situations in our life also need management. We can therefore say that management plays a significant role in our day-to-day life. Management helps you to:

- reach your goals,
- achieve what you want,
- utilize your resources properly,
- make your life more systematic,
- avoid wastage of resources,
- increase efficiency in work situations,
- achieve a better standard of life.

10.2.2 Steps in the Management Process

You have now learnt that management is an important aspect of our lives. We have to achieve a large number of goals and satisfy our wants. Whether your goal is more important or less important, you need resources to achieve it. You are also aware that resources are limited. To achieve our goals with limited resources, we have to follow a systematic method. Management involves the following steps:

- Planning
- Organising
- Controlling
- Evaluating

You will see that everyone follows a particular procedure when they work towards their goal.

First you have to think about what to do and how it is to be done, that is, you do the **planning**.

Then you assemble the resources and assign the responsibilities. In other words, you are **organizing**.

After that you perform the actual task, i.e., you put your plans to action or you are **controlling** your activities so that it is according to your plans.

Once the task is over, you check to see whether everything went according to your plan or not. In other words, you are **evaluating**.

**Notes**

Following is a detailed description of each step of management. These are called the steps in Management.

Thus, there are four steps of management.

Step 1: Planning

The first step in management consists of thinking in advance of what needs to be done i.e., planning. A simple way to plan is to make a list of all the things that need to be done. Since certain things have to be done first and others later, arrange them in a proper order or in a sequence. If you take the example of your trip to your grandparent's house, you planned all the things that needed to be done. After that, you collected the things and shopped for the others. For example, you first took money from the bank and then went to the station to buy tickets for the journey. You collected your ticket and the other things like bedding, soap, clothes, towels etc; you packed them in a suit case.

While doing this you had arranged each activity in sequence in which it was to be done.

Besides following a sequence, you also need to make the plan flexible so that you can make changes at the last minute, if needed. For example, suppose you find that tickets are not available for the 15th of July, you then get tickets for another train on the same day or in the same train for the next day. Thus, planning involves-

- Listing activities
- Sequencing activities, and
- Providing flexibility for any adjustments.

Now, can you say, why is planning important? Yes, it is important so that you do not forget any important aspect once you start carrying out the task. You also have something in your hand so that you can start organizing your work.

In short, during planning think about the following:

- What is to be done?
- Who will do the work?
- How will it be done?
- When will it be done?
- What resources will be used?

Step 2: Organising

After planning, you have to organize your resources and your work so that the plan is carried out properly. Organizing involves assembling resources and fixing responsibilities.



Organizing means assembling resources and fixing responsibilities to carry out a plan.

Let us now go back and once again examine the example given earlier.

When you were planning for your trip to your grandparent's house, you decided to go to the station to purchase tickets, that is, you fixed the responsibility on yourself. But a plan may not always involve you only. For example, if you decide to buy the ticket for your trip, you may decide to do it yourself, or you may take the help of your brother or your mother.

Thus, after deciding who does what, you set about collecting or assembling everything that you needed to prepare for the trip. All these activities of fixing responsibilities and collecting resources make up the second step of management, that is, organizing. While assigning tasks to other people, we must make sure that -

They have the time and ability to do that work and are willing to do the same.

For example, if you could not go and get the ticket yourself, you could have asked your brother to buy the ticket, because his office is close to the railway station. Thus he will be in a position to buy the ticket.

Can you say what would happen if you did not organize your work? Can you think of what would happen if you assigned tasks to people who were not willing or able to do them? What would happen if you asked a very busy person to do something for you?

Yes, you are right, the work would either not be done properly, or not done at all. Therefore, your plan would not be successful.

Can you now say why organizing your activities is important?

Organizing ensures that:

- all the planned work gets done,
- there is proper distribution of work,
- work gets finished on time,
- time, energy, and other important resources are saved, and
- your planning is successful.

This means that since the work gets distributed among two or more persons, it saves time and energy. Since more than one person is doing the work, all the work gets done and no one is overburdened, that is, there is a fair distribution of work. By doing so, there is no wastage of the resources and they are also conserved.



Activity 10.3 : Prepare a plan of a picnic for your family and list the activities to be performed. Distribute work among family members according to their ability and time available to them.

Step 3 : Controlling

Once the plan is ready and the resources are organized, actual work starts. Controlling is necessary at this stage, because activities must move according to the plan. Can you look at the earlier example? We have discussed there that if you cannot get tickets, you have to think of an alternative arrangement. So, if you really have to do what you have planned, you need controlling your activities to see that the original plan is implemented.

Controlling is also known as putting a plan into action. As the plan is being carried out, you also have to check the progress of your plan. When you do this, you may sometimes find a changed situation which calls for a fresh decision. For example, suppose you had planned to go on 15th, but find that no ticket is available, what will you do? You may have to decide on one of the following:

- Change the train; or
- Change the date of departure; or
- Cancel the trip.

Since you may not like to cancel the trip, you decide either to take a different train or decide on a different date for the same train. This arrangement is called controlling.

You make adjustments as the plan is being carried out or implemented. You change or control your activities so that your plan is not a failure. This is also called **flexibility**.

Controlling means carrying out the activities as planned and organized earlier.

Step 4: Evaluating

Evaluating, means checking the progress of your plan and taking corrective measures if needed.

For example when you cook a meal for your family, you want to taste whether it is done properly or not. You also see whether everything is made in adequate amounts. Evaluation helps you to check your mistakes and improve your work and product.

Thus evaluation helps you to understand your weaknesses and mistakes so that it is checked and will not be repeated in future. This is also called looking back or “feedback”.



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Though you may find that evaluation is listed as the last step, it is done at each stage of management i.e. planning, organizing, and controlling. You have to evaluate at every stage so that you do not regret in the end. Since you are constantly evaluating your work, you come to know the defects of your planning, organizing and controlling. Sometimes, you are in a position to bring a change in your planning and/or organizing and controlling. If you can, you tend to improve end results and complete the process smoothly and successfully. If not, you learn to do a better job in future.



Activity 10.4: Observe your father’s management of repair and maintenance activity at home. Suggest some management tips to help him with this activity.



INTEXT QUESTIONS 10.3

1. Define management.
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2. List two advantages of management. Explain with an example each.
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3. List three important things involved in planning.
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4. Re-arrange the following stages of the management process in the correct order.
 - (i) Organising
 - (ii) Evaluating
 - (iii) Planning
 - (iv) Controlling
5. State whether the following statements are true (T) or false (F). Justify your answer.
 - (i) Planning does not need controlling.
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 - (ii) Evaluation is often not required while controlling.
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(iii) Plans are fixed in nature.
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(iv) Everyone in the family should consult others while preparing their own plans.
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(v) While organizing, you need to fix responsibilities to carry out the plan.
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(vi) Anyone can do any activity to accomplish a plan.
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6. List with an example the activities involved in :

(i) Organising
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(ii) Controlling
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10.3 MOTIVATING FACTORS IN MANAGEMENT



Fig. 10.2: Motivating factors



There are three motivating factors. These are:

- **Values**
- **Standards**
- **Goals**
- **Value**

A value is a moral principle and/or belief that a person holds about some aspect of life. You value honesty, punctuality, kindness, sincerity, health, good habits, happiness, etc. It motivates you to behave in a particular way. For example, you value good health that is why you tend to eat right food and also do regular exercise. You join yoga classes or aerobics or go for a morning walk. You value time that is why you try to be punctual for your appointments.

Different people may give importance to different values. You may not necessarily have the same values as your friend.

Your values may remain same or change in life. For example, you value honesty and hence do not tell a lie ever. But you may fall in bad company and then start telling lies. Your value for honesty thus disappears.

You may also acquire new values from time to time eg., you may start valuing food and do things to save it from wasting. You may start valuing independence and therefore get encouraged to do things yourself. This may help you not only in independence but also in developing your skills and raising your self esteem. So do you see how the values you hold help you to go into action? Can you list some more values and the related actions?

- **Standards**

Standard is an accepted level of quality. Hence it is a measure of values that compel individuals to perform actions that will give the desired satisfaction.

Whenever we do any work, we measure our performance against a standard. When we clean a room we see that everything is back in its place, it is dusted and polished, floor is swept and mopped and so on. The room is not clean till any of the jobs remains undone.

Some standards are self dictated, others are demanded or dictated to us by our family and community. Therefore, some standards are flexible and some are rigid. You may have also observed that for the same task, you have a particular standard at a given point of time under certain conditions and another standard at a different time under different conditions. Let us take an example. Your mother may prefer to go to the market to select and buy fresh vegetables herself everyday. However, if she is unable to go to the market on a particular day, she may instead ask your father or you to go and buy the vegetables. Here, she is prepared



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to accept the type and quality of vegetables that your father buys. The selection may not be as per her standard of quality, size and freshness of the vegetables, but still she is prepared to accept them.

The standards you hold are a reflection of the values you have and the aim you have for the future.

Some standards affect you alone, others may affect your family and your community. Hence, we should be very careful in selecting our standards. For example, when we hold "cleanliness" as our standard, we should not only keep our house clean, but also the places around our house. We should apply the same standard of cleanliness for our house as well as for our community. Throwing garbage from the house on to the street is not your standard of cleanliness.

● Goals

A goal is your aim or objective in life. You have joined this course at NIOS because your aim is to get a class XII certificate, is not it? You achieve them within the limits set by your values, standards, and the resources available. To define the term goals we can state that:

Goals are the aims or objectives that we want to achieve and work for. Thus goals grow out of our values, needs and desires.

We expect that by accomplishing these goals, we get a sense of achievement, happiness and satisfaction.

Just as our values and standards change with time, our goals also keep changing. Some goals are achieved sooner than the others. Some goals are achieved more easily than the others. Some goals are reached within the span of a few minutes (eg cooking food), few hours (eg sewing a shirt) or few years (eg completing a degree course, owning a house, building a bank balance, etc). Sometimes, certain goals are dropped because they have already been achieved. For example, if you have finished your schooling your goal of schooling is dropped, instead a new goal of joining a college for a degree course is added to take its place. Can you think of some goals of this type?

To understand goals better, let us consider the example of Reema, Mahesh and Sanya who value health, hence, work for it by joining a class for jogging, aerobics and yoga respectively. The main goal that all of them are trying to reach is good health. However, Reema is jogging for half an hour everyday as her goal may be to lose a particular amount of weight by a certain time. Mahesh may be doing yoga exercises to improve his chronic back pain and asthma. Sanya may be doing aerobic exercises to increase her stamina, keep trim and maintain her body weight. Besides exercising, these three friends may also be aiming at taking a balanced diet, nutritional supplements, vitamins and tonics, etc. to improve their health. Thus, they may have a number of smaller goals to reach the larger goal of health.



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Thus, you have learnt that your values and goals along with the stipulated standards are the main reasons for you to learn and use management process in day-to-day life.



INTEXT EXERCISE 10.4

1. List four values considered important by

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(b) your family

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(c) your friend

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Q. Would you change your values and standards because your friend wishes you to do so? What factors should you consider while fixing your values, standards and goals?

2. Define values, standards and goals.

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3. Categorize the following in the categories of
- | | |
|-----------------|----------------|
| a) a few hours | b) a few days |
| c) a few months | d) a few years |
1. Cooking food.....
 2. Cleaning cupboard
 3. Finishing an assignment for NIOS.
 4. Receiving a certificate from NIOS.....
 5. Knitting a pullover for yourself.....
 6. Higher education for children.....
 7. Marriage of a daughter.....

10.4 DECISION - MAKING

If you are to use the process of management as a tool to help you lead a harmonious, successful and satisfying life then you have to make correct decisions about the goals you wish to achieve, the standards that you want to maintain and the lifestyle you desire. You will observe that decision making is a continuous process. While making decisions, you have to make a choice among many alternatives. Considering different alternatives is important because then you are sure that you are following the right course of action and have not left out an option which could save you money, time, energy, or social/emotional problems. Hence, it is vital to learn how to make correct decisions while solving a problem or reaching a target or tackling a situation. What is the meaning of decision making? You can define a decision as:

A decision is selection of a course of action among alternative choices.

What does it mean? On a rainy day you want to reach your office on time but do not want to use your bicycle. What are your options? You can take a bus, go walking, take a taxi or ask your friend for a lift in her car. You have to decide which option to use so that you reach office on time.

Making a decision involves a number of steps. These are:

1. Identify the problem.
2. Find out all the information you need about the problem and formulate possible courses of action, i.e., solutions, to overcome the problem.
3. Consider and evaluate the consequences of each alternative course of action.
4. Select the best possible course of action.

Let us understand how to apply these steps of decision making by taking an example.

**Step 1: Identifying the problem.**

Your friend, Rahul and his family are not happy with their present rented house. They try to find out the reasons for it. They find the house too small for their needs because they are seven members and there are only two rooms to live in. There is very little open space for drying clothes. The kitchen is also very small. Above all, the neighbourhood is not very clean. Hence, Rahul's family wishes to change their house and preferably buy a house of their own. The underlying problem is that of their present house and selection of a new one.

While identifying the problem, it is important to be clear and unemotional. Rahul's family should not overlook the benefits of the present house. Their present house is close to Rahul's father's office and Rahul and his sisters' school. The market place is nearby and frequent trips can be easily made to buy things of day-to-day use. Yet, they are not happy with their present house. In the light of the above situation, keeping in mind the needs, desires and values of Rahul's family, we should now help them to move to the next step of decision-making.

Step 2: Find out information and possible courses of action.

Rahul's family should try and find out everything about the alternate houses available to them. The different localities and types of house (ie., flat or bungalow), number of rooms, feasibility and affordability of rent for a larger house versus owning a house, etc. To find out all the information, the family can take the assistance of a property dealer and consult their friends and neighbours for advice and experience. Ideally, Rahul's family should explore all possible alternatives within the constraints of their resources, especially time, energy and money. This will also help them to set certain limits within which alternatives can be thought of.

Step 3: Evaluation of alternate courses of action.

To make it easy, Rahul's family should consider two to three alternatives at a time and as one is rejected a new one should be added for consideration and evaluation.

Each alternative should be clearly analyzed for its consequences and ability to meet family goals and values. The desirable and undesirable consequences of an alternative should be considered to select the best choice. At the end, Rahul's family may decide to defer the purchase of their own house for the moment, as they do not have enough savings. Rahul's father may already be paying the installments for their car. So, he cannot afford to buy the house on installments until the car payments are taken care of. Thus, the family may decide to continue to live in a new rented accommodation despite knowing that owning a house would be the best solution to frequent changing of houses and paying a monthly rent. They now have to consider all alternatives for rented accommodation, ie., their list of alternative course of action has narrowed down to selecting a house on rent.



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Step 4: Selecting the best course of action.

After looking at a number of houses Rahul’s family decides to select a three bed-room flat on the ground floor in a near by new locality which is very clean and well planned. It has big houses, broad roads, a good market and is not very far from Rahul’s father’s office and the children’s school. This house has a lot of open space in front and back, so that their children can play freely, there is adequate space for drying clothes, and Rahul’s mother can also have a small kitchen garden. The rent is affordable and Rahul’s father hopes that after paying off the car loan he can soon plan to save enough for making a down payment for a new house and pay off the remaining amount in easy installments. Thus, Rahul’s family is very happy in their new house.



INTEXT EXERCISE 10.5

1. Your father wants to take the family for a picnic. Present the steps he should consider to decide about a suitable place and time for it.
2. State whether the following statements are True (T) or False (F). Give reasons for you answer.
 - a) A decision is the selection of a number of courses of action among alternate choices.
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 - b) The first step of decision-making is to identify the problem correctly.
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 - c) A family’s resources and goals are the major factors to be kept in mind while choosing among various courses of action.
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 - d) The course of action selected after analyzing all the alternatives should ideally satisfy all family members.
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 - e) Decision-making is a one time process to set up major family goals.
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WHAT YOU HAVE LEARNT



TERMINAL EXERCISE

1. Define the term resources and classify them.
2. What is management? Describe the steps of management by using an example.
3. What are the three major motivations in the process of management?
4. Identify a major goal in your life. State the value (s) from which it originates and the standards (s) you have set to achieve it.
5. Write briefly the importance of decision making. List the steps of decision making.
6. Rearrange the jumbled letters to identify the correct term describing the statements written below:
 - (i) Means for reaching our needs and goals – CESURROSE
 - (ii) Using what you have to achieve what you want – MGEATMENNA
 - (iii) First step of management – INLAGPNN
 - (iv) Fixing responsibilities and assembling resources in management – NNSROGGEAI
 - (v) Carrying out the activities as planned and organized earlier – GIOONNTCRL

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- (vi) Checking the progress of your plan and taking corrective measures – TVAALUENIO
- (vii) Measures of worth that help you to make choices among alternate courses of action – SULEVA
- (viii) Measures of values that compel individuals to perform actions that give the desired satisfaction – DTAASRNSD
- (ix) Purpose that we want to achieve – OSALG
- (x) Selection of a course of action among alternative choices – NECII DOS

**ANSWERS TO INTEXT QUESTIONS**

- 10.1 1. a) Resources needed to become doctor and engineer.
- (i) Ability and skills
 - (ii) Secure good marks in class XII examinations.
 - (iii) Clear entrance examination.
 - (iv) Good health
 - (v) Reference books.
 - (vi) Furniture and place to sit and study
 - (vii) Money
- b) Human resources : (i), (ii), (iii), (iv).
Non-Human resources : (v), (vi), (vii).
2. (a) Individual resources : b, c, d
(b) Family resources: a, f, g.
3. (a) Reaching office:
i) Time, money, energy, vehicle
ii) Money, ingredients needed for dishes, crockery, cutlery, furniture, space, table linen.
- 10.2 1. Refer Text.
2. Refer Text
3. Reduce, Re-use, Re-cycle.



- 10.3**
1. Refer Text.
 2. Refer Text.
 3. Listing activities, sequencing activities and flexibility
 4. Planning, organizing, controlling, evaluating
 5. (i) F (ii) F (iii) F (iv) T (v) T (vi) F.
 6. Refer Text.
- 10.4**
1. Refer to text.
 2. Refer to text.
 3. 1. (a) 2. (a) 3. (b) 4. (d) 5. (c) 6. (d) 7. (d)
- 10.5**
1. Refer to text.
 2. (a) F, (b) T, (c) T (d) T (e) F

ANSWERS TO TERMINAL EXERCISE

1. Refer to text.
2. Refer to text.
3. (i) Values (ii) Standards (iii) Goals
4. Refer to text.
5. Refer to text.
6. (i) RESOURCES
(ii) MANAGEMENT
(i) PLANNING
(ii) ORGANISING
(iii) CONTROLLING
(iv) EVALUATION
(v) VALUES
(vi) STANDARDS
(vii) GOALS
(viii) DECISION