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HOUSEHOLD RESOURCE MANAGEMENT AND WOMEN'S DECISION-MAKING: AN EMPIRICAL STUDY OF FAMILY WELFARE PRACTICES IN JODHPUR DISTRICT

Dr. Neelam Mehta Nahar[1] and Dr. G. N. Purohit*

[1]Guest Faculty, Faculty of Commerce, Jai Narain Vyas University, Jodhpur

**Rtd. Associate Professor (College Education Rajasthan), Director, Jai Narain Vyas Shikshan Sansthan (A Group of Women's College) Jodhpur*

Abstract

Household resource management is a crucial yet underexplored dimension of family welfare and women's contribution to social development. In most households, women play a central role in managing financial, human, material, and time resources while simultaneously making decisions related to childcare, healthcare, food planning, education, and family coordination. Although these responsibilities are fundamental to the functioning of households, they remain insufficiently recognized within mainstream management studies. The present study examines household resource management as a practical managerial process and analyses women's role in decision-making related to family welfare in Jodhpur District, Rajasthan. The study is based on primary data collected from 100 women respondents through structured questionnaires and supported by relevant secondary literature. It explores the ways in which women allocate household resources, prioritize competing needs, manage expenditure, coordinate care responsibilities, and contribute to the overall well-being of the family. The findings reveal that women's decision-making plays a decisive role in financial planning, time management, educational supervision, healthcare coordination, interpersonal relationship management, and resource optimization. The study argues that household resource management is a multidimensional managerial process closely linked with family welfare, social stability, and sustainable development, and that women's unpaid household decision-making deserves greater academic and policy recognition.

Keywords: Household Resource Management, Women's Decision-Making, Family Welfare, Financial Management, Time Management, Household Management, Women Empowerment.

INTRODUCTION

Households are the most basic and enduring social institutions through which human life is organized, sustained, and reproduced. Every household must manage a variety of resources—money, time, labour, food, knowledge, social support, and emotional care—in order to meet daily needs and secure long-term family welfare. In this context, household resource management may be understood as the process through which families plan, allocate, utilize, and monitor available resources to achieve desired social, economic, educational, and health-related outcomes. Although management has traditionally been studied in business organizations and institutional settings, the household also functions as an important site of managerial decision-making, particularly in relation to resource allocation and welfare planning.

In most societies, women occupy a central position in this process. Whether as homemakers, working women, caregivers, or contributors to household income, women play a decisive role in managing everyday family life. Their responsibilities include budgeting, expenditure control, food planning, children's education, healthcare supervision, time allocation, relationship management, and emergency response. These responsibilities are not isolated domestic tasks; rather, they involve continuous assessment of needs, prioritization of goals, balancing of constraints, and optimization of limited resources. Thus, women's household responsibilities are closely connected with decision-making and managerial competence.

Household resource management becomes especially significant in contexts where families must operate under financial constraints, rising living costs, educational aspirations, changing family structures, and increasing health-related expenditure. Women often function as the primary coordinators of these pressures by deciding how income should be spent, which needs should be prioritized, how children's educational requirements should be managed, when healthcare services should be accessed, and how time should be distributed across competing domestic and professional responsibilities. These decisions directly influence family welfare and household stability. Therefore, household resource management is not merely a private domestic activity; it is a key determinant of social well-being and human development.

The growing complexity of family life has made women's role in resource management even more important in contemporary society. Urbanization, digitalization, inflation, consumerism, dual-income households, migration, and changing gender roles have transformed the domestic sphere into a more dynamic managerial environment. Women are increasingly expected to combine traditional care responsibilities with modern demands such as digital banking, online purchasing, school coordination, healthcare appointments, financial planning, and social networking. In many cases, women also participate in paid work while continuing to shoulder a substantial share of domestic decision-making. This dual burden has made women's role in family resource management more visible, but not necessarily more formally recognized.

Scholarly attention to household management and family resource use has emerged gradually across multiple disciplines. Early works on domestic administration by **Isabella Beeton (1861)** and **Maria Parloa (1880)** highlighted that household functioning requires order, budgeting, food management, supervision, and practical planning. These writings laid the groundwork for understanding the household not merely as a physical space but as a unit requiring systematic organization. Later, scholars from sociology and anthropology broadened the discussion by emphasizing the social and cultural dimensions of women's domestic roles. **Margaret Mead (1935)** demonstrated that gender roles and household responsibilities vary across cultures and are shaped by social norms rather than biology alone. **Ortner (1974)** and **Friedl (1975)** further argued that women's domestic roles are deeply linked with care, reproduction, and social expectations, which often lead to the under-recognition of their work despite its central importance. These insights are highly relevant for understanding household management as a gendered but also managerial process.

In the Indian context, studies have repeatedly shown that women contribute substantially to household welfare through both visible and invisible forms of labour. **Verma (1992)** observed that women in rural households contribute significantly not only to productive work but also to family planning, expenditure management, and household decision-making. **Mohanty (1993)** found that women actively participate in decisions concerning food, education, social obligations, and family welfare. **Chakrapani and Kumar (1994)** documented the changing role of Indian women and noted that their responsibilities now extend beyond domestic care to include income generation, financial planning, and social leadership. **Tyagi (1995)** emphasized that women often perform multiple productive and reproductive roles simultaneously, which demands organizational ability, physical endurance, and managerial skill. These studies collectively indicate that women's work within households is not merely routine domestic labour but an integrated process of planning, coordination, and welfare-oriented management.

The literature on family resource management has also contributed to understanding how households function as resource-allocation systems. **Seetharaman, Batra, and Mehra (2005)** conceptualized family resource management as the systematic utilization of human and non-human resources to achieve family goals. Their work emphasized that decisions related to time, money, labour, and material goods directly affect the quality of family life. **Sandhya Rani Mohanty (2016)** further described home management as an integrated process involving planning, organizing, directing, coordinating, controlling, and evaluating household activities. Such studies suggest that the domestic sphere is not outside the scope of management; rather, it is one of its most practical and socially consequential forms. Yet, despite these contributions, comparatively limited empirical work has examined women's household decision-making specifically through the lens of resource management and family welfare outcomes.

The present study addresses this gap by examining household resource management through the lens of women's decision-making and family welfare practices in Jodhpur District, Rajasthan. The study seeks to analyse the areas in which women exercise managerial authority, the nature of their decisions regarding household resources, and the relationship between such decisions and family welfare. Rather than treating household management simply as unpaid domestic labour, the study positions it as a structured resource-management process shaped by planning, prioritization, negotiation, care work, and practical intelligence. In doing so, the study contributes to a more inclusive understanding of management and highlights women's central role in sustaining family life and social development.

The study is based on the hypothesis that **Women's household decision-making and resource management practices significantly contribute to family welfare.**

RESEARCH METHODOLOGY

Research Design

The present study adopts a **descriptive and empirical research design**. The descriptive component is used to understand the conceptual relationship between household resource management, women's decision-making, and family welfare, while the empirical component examines how these processes operate in real households. The study focuses on the management of household resources through women's daily decisions concerning expenditure, savings, childcare, healthcare, food management, and time allocation.

Nature of Data

The study is based on both **primary and secondary data**.

Primary data were collected through a structured questionnaire administered to women respondents. The questionnaire included questions relating to household financial planning, savings and expenditure decisions, food and kitchen management, childcare and educational planning, healthcare decisions, time management, family relationship management, emergency handling, and resource utilization.

Secondary data were collected from books on management and family resource management, research journals and articles, government reports, census publications, reports on women's welfare and empowerment, and published literature on household management and decision-making.

Study Area and Sample

The empirical investigation was conducted in **Jodhpur District, Rajasthan**. The district was selected because it includes a mix of urban and rural households with varied socio-economic backgrounds, making it suitable for analysing differences in household decision-making and resource management.

The total sample size consisted of **100 women respondents**, personally interviewed through a survey schedule. The sample included **60 urban women and 40 rural women**. The thesis further reports that **90% of the respondents were married**, the **31–45 age group accounted for almost half of the respondents**, and **more than half had formal education up to elementary, middle, or high school level**. Almost **three-fourths of the women were non-working/unemployed**, while the rest were engaged in service, teaching, business, or other occupations. The respondents mainly belonged to **nuclear families**, often of **4–6 or 7–9 members**, and almost all had children, with around half reporting two children.

Income Classification

Women respondents were grouped into three income categories:

- **Low income:** below ₹30,000 per month
- **Middle income:** ₹30,000–₹60,000 per month
- **High income:** above ₹60,000 per month

The thesis indicates that **the majority of the respondents belonged to the middle-income category**, which is important for understanding the role of women in balancing household expenditure, educational needs, healthcare, and savings.

PROFILE OF RESPONDENTS

Table 1. Socio-Demographic Profile of Respondents

Variable	Category / Details
Total sample size	100 women respondents
Residential background	60 Urban, 40 Rural
Marital status	90% Married
Dominant age group	31–45 years accounted for almost half
Education pattern	More than 50% had formal education up to elementary, middle, or high school
Occupational status	Almost 3/4 were non-working / unemployed
Family type	Majority from nuclear families
Family size	Mostly 4–6 or 7–9 members
Children	Almost all had children
Number of children	About half had two children

Source: Field survey and thesis sample profile.

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Interpretation

Table 1 presents the socio-demographic profile of the respondents. The study covered a mixed sample of 100 women respondents drawn from both urban and rural areas of Jodhpur District. The respondents were predominantly married, largely in the active family-management age group of 31–45 years, and mostly belonged to nuclear families. The fact that almost three-fourths of the respondents were non-working suggests that a large section of the sample was directly engaged in household management on a full-time basis. At the same time, the presence of respondents with formal schooling and diverse family structures provides a useful basis for examining women's role in household resource management under varying socio-economic conditions.

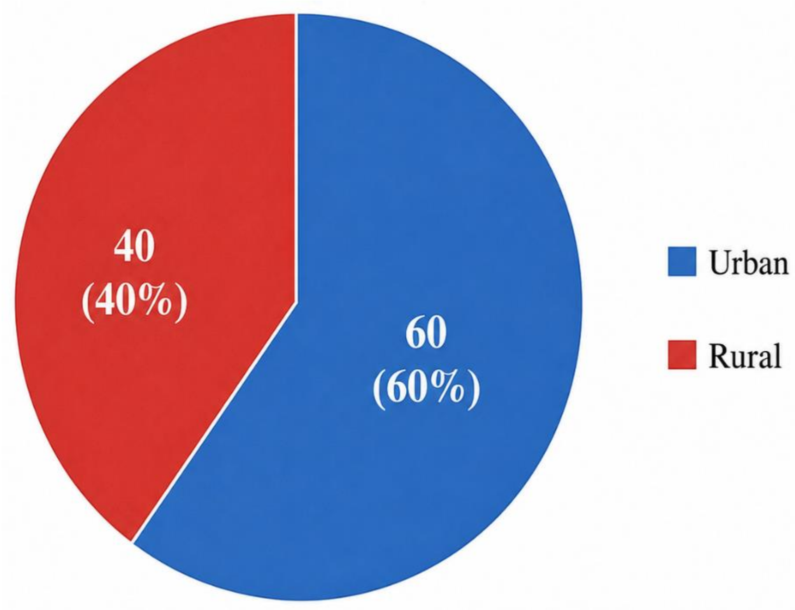

Figure 1. Residential Background of Respondents

Interpretation: The study included both urban and rural respondents, thereby capturing variations in women's household resource management practices across different residential settings. The larger urban share reflects the broader socio-economic diversity available in Jodhpur's urban households, while the rural component helps contextualize women's role under more traditional and resource-constrained family settings.

HOUSEHOLD ECONOMIC BACKGROUND

Table 2. Monthly Family Income Classification of Respondents

Income Category	Description
Low Income	Below ₹30,000 per month
Middle Income	₹30,000–₹60,000 per month
High Income	Above ₹60,000 per month

Interpretation

Table 2 shows the income classification used in the study. The predominance of the middle-income group is important because such households typically require careful balancing of consumption, education, healthcare, social obligations, and savings. In these settings, women's role in resource allocation becomes particularly significant, as they often decide how available income should be distributed across essential and non-essential household needs.

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Table 3. Occupation of Respondents' Husbands

Husband's Occupation	Percentage
Business / Self-employed	31
Service	24
Labour	17
Teacher	12
Retired	6
Doctor	3
Advocate	3
Engineer	2
Other	2
Total	**100**

Source: Field survey.

Interpretation

Table 3 presents the occupational profile of the respondents' husbands. Business/self-employment constituted the largest category, followed by service and labour. This occupational spread reflects a diverse economic background of households included in the study. Since women's financial decision-making is closely related to the income pattern and stability of the family, this table provides important context for understanding how women manage expenditure, savings, education, and healthcare decisions within different household economic environments.

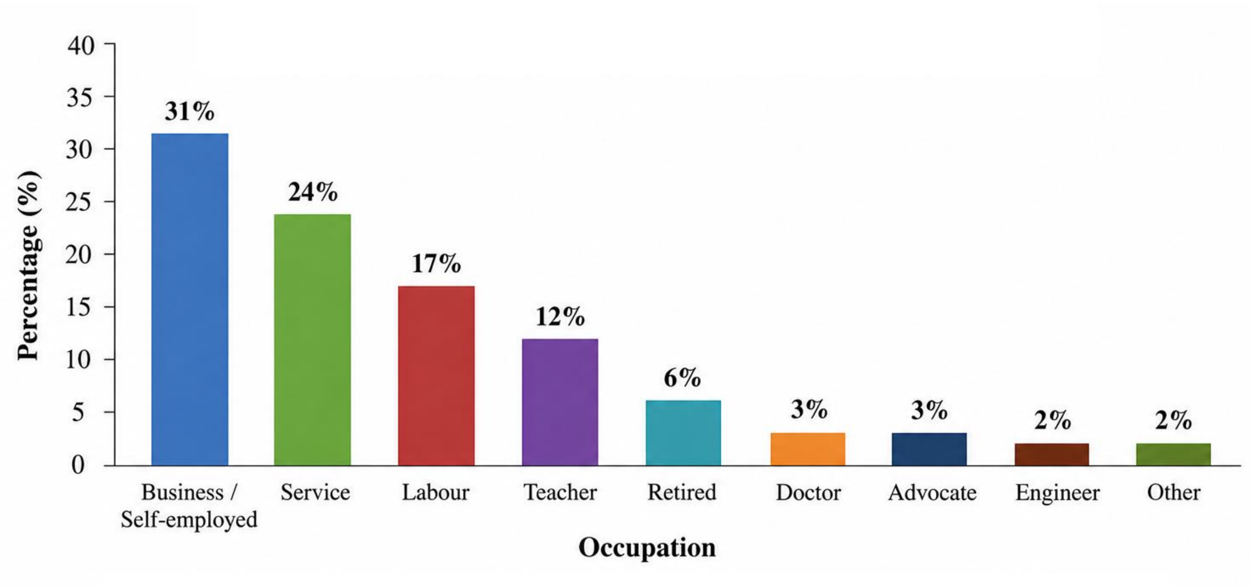

Figure 2. Occupation of Respondents' Husbands

Interpretation: Figure 2 reflects the occupational diversity of the households studied. Women's resource-management responsibilities operate within these varied economic settings, influencing how they prioritize expenses, plan savings, and respond to uncertainty or financial pressure.

MAJOR AREAS OF HOUSEHOLD RESOURCE MANAGEMENT

The thesis conceptualizes household management as a multidimensional managerial system. Women's household resource management extends across several interrelated areas, each of which contributes directly to family welfare.

Financial Management

Financial management represents one of the most critical managerial responsibilities within households. Women prepare family budgets, prioritize expenditures, control unnecessary expenses, maintain savings, manage investments, arrange emergency funds, repay loans, and attempt to ensure financial stability. Financial management in the household therefore involves not only the spending of money but also the balancing of competing demands within limited means.

Kitchen and Food Management

Food management extends beyond cooking and includes procurement, storage, inventory control, meal planning, nutritional balance, hygiene maintenance, and waste reduction. Women demonstrate planning and coordination skills while ensuring nutritional security within available financial resources. Since food is a recurring and unavoidable component of household expenditure, effective food planning directly contributes to both family health and budgetary stability.

Childcare and Educational Management

Women perform managerial functions in children's development through educational planning, school coordination, personality development, health monitoring, emotional counselling, behavioural supervision, and in many cases career guidance. This area requires continuous planning, communication, leadership, and decision-making, because children's education and development involve both long-term investment and daily monitoring.

Healthcare Management

Healthcare management includes preventive care, medical consultations, medicine management, nutritional planning, elderly care, emergency treatment coordination, and emotional support. Women often function as the primary healthcare coordinators within families, especially in relation to children and elderly members. This role has both financial and welfare implications because health-related decisions often require urgent prioritization of resources.

Human Resource and Relationship Management

Every household consists of human relationships requiring coordination, communication, supervision, and conflict resolution. Women perform managerial roles by allocating responsibilities, motivating family members, maintaining discipline, resolving interpersonal tensions, and sustaining cooperation among members. These functions closely resemble human resource and relationship management practices in formal organizations.

Time Management

Time is one of the most valuable household resources. Women simultaneously manage multiple activities such as cooking, cleaning, childcare, shopping, social obligations, and, in some cases, paid employment. Effective scheduling enables maximum productivity despite limited available time. Time management therefore becomes a hidden but central element of women's contribution to household welfare.

Emergency and Crisis Management

Unexpected situations such as medical emergencies, financial crises, educational disruptions, or household accidents require immediate managerial decisions. Women frequently coordinate the family's response to such situations, demonstrating adaptability, problem-solving ability, and emotional stability.

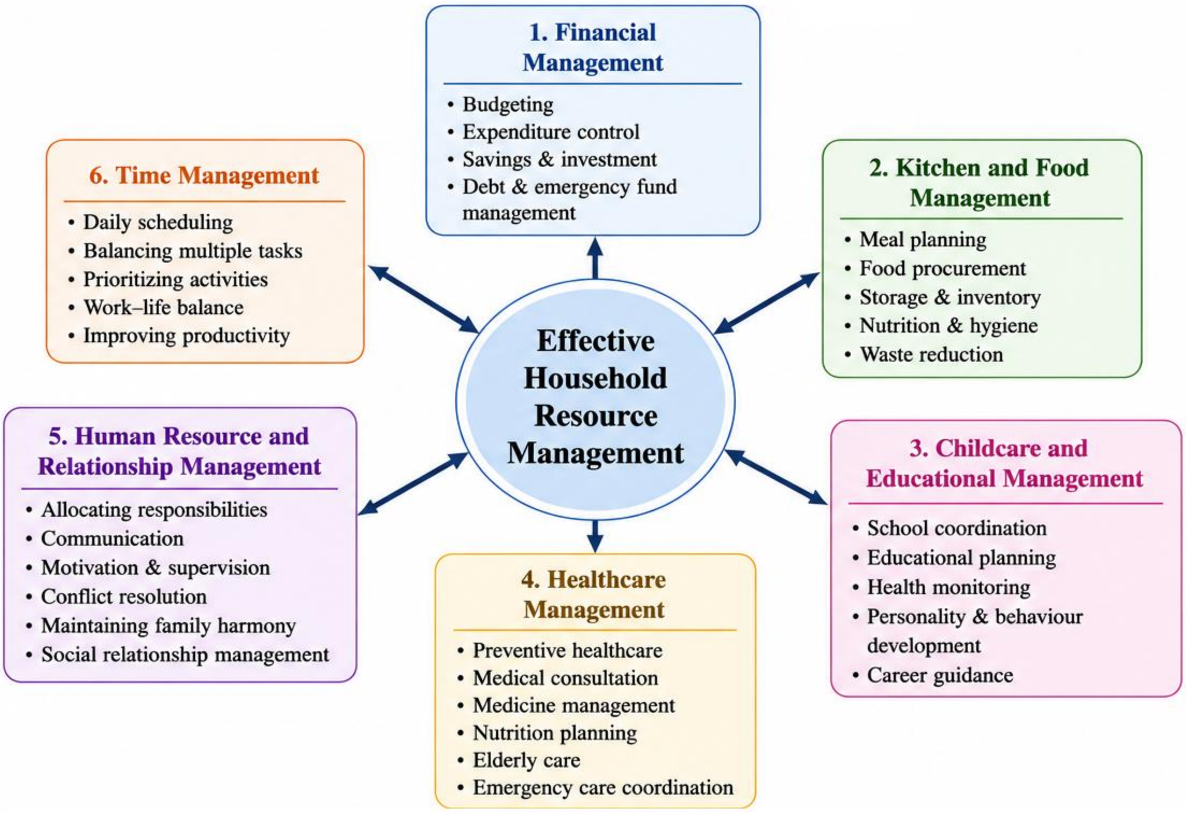

Figure 3. Major Functional Areas of Household Resource Management

Interpretation: Figure 3 summarizes the major functional areas through which women manage household resources and family welfare. It highlights that household management is not a single domestic task but a broad managerial process encompassing finance, food, education, healthcare, interpersonal coordination, and crisis handling.

RESULTS AND DISCUSSION

The empirical findings of the study strongly indicate that household management involves the systematic application of managerial principles and that women play a central role in this process. The findings reveal that women's responsibilities extend far beyond routine domestic labour and include planning, organizing, coordinating, budgeting, supervising, communicating, and resolving household problems. When interpreted through the lens of household resource management, these activities demonstrate that women are not merely performing tasks but are actively engaged in allocating, optimizing, and protecting household resources for family welfare.

Planning as the Foundation of Household Resource Management

Planning emerged as one of the strongest managerial competencies demonstrated by women. Women reported involvement in the planning of daily schedules, monthly budgeting, educational arrangements, healthcare needs, shopping cycles, and festival-related expenditure. Such planning reduces uncertainty, prevents last-minute crises, and allows better use of available resources. In the context of household resource management, planning is not only about deciding what to do, but also about sequencing needs according to urgency, affordability, and long-term family goals.

The importance of planning becomes especially evident in middle-income and lower-income households, where women must balance recurring expenses such as food, school fees, transport, medicines, and social obligations within a fixed budget. In such situations, planning acts as a tool of resource optimization and welfare protection.

Organizing and Coordinating Household Resources

The study indicates that women effectively organize household resources including **financial resources, human resources, material resources, information resources, and time resources**. This organizing function is central to family welfare because it determines how available resources are combined and utilized. For example, organizing food stocks, medicines, school schedules, domestic help, utility payments, and care routines ensures that the household functions smoothly even under limited income conditions.

Women also coordinate multiple family members and activities simultaneously. In joint families, this coordination becomes even more complex because the number of members, interpersonal expectations, and caregiving responsibilities increase. The study therefore supports the view that women act as coordinators of both tangible and intangible household resources.

Financial Decision-Making and Expenditure Prioritization

One of the most important findings of the study is that women actively participate in financial decision-making. They are involved in **household budgeting, expenditure control, savings, debt management, and emergency planning**. In many households, women decide how income should be distributed across food, education, healthcare, utility bills, and social obligations. Even where women are not the primary earners, they play a substantial role in day-to-day financial management.

This finding is especially important because it shows that household financial management is not merely an accounting activity; it is a welfare-oriented decision-making process. Women's financial decisions are often guided by long-term family interests rather than short-term consumption. For example, women may choose to reduce discretionary expenditure in order to preserve funds for school fees, medicines, or future emergencies. Such behaviour reflects strategic resource prioritization and practical financial intelligence.

Childcare and Educational Management as Welfare Planning

The findings reveal that women play a crucial role in children's development through educational planning, school coordination, health monitoring, emotional counselling, and behavioural supervision. These functions are central to household welfare because children's education and health are long-term investments in human development. Women's role in this domain is not limited to caregiving; it also includes monitoring school needs, arranging educational expenditure, maintaining discipline, and balancing academic and health priorities.

The study therefore suggests that childcare management should be viewed as a major component of family resource management. It requires time, emotional labour, communication, planning, and often financial sacrifice.

Healthcare Management and Family Well-Being

Healthcare management emerged as another important area of women's decision-making. Women often monitor illness, arrange doctor visits, purchase medicines, supervise nutrition, and respond to emergencies. They also manage the health needs of elderly family members. These healthcare decisions influence not only immediate treatment but also preventive care and long-term family well-being.

In resource-constrained households, healthcare management also involves difficult prioritization. Women may have to decide whether to allocate money to treatment, postpone non-essential expenditure, or rearrange household schedules to care for a sick member. Thus, healthcare management combines welfare sensitivity with resource management.

Communication, Conflict Resolution, and Emotional Coordination

The study found that effective communication significantly improves household management. Women maintain communication among family members, educational institutions, healthcare providers, neighbours, and relatives. Strong communication reduces misunderstandings and improves family cohesion. Women also play a vital role in resolving conflicts between spouses, parents and children, siblings, and extended family members. This aspect of household management is particularly important because emotional instability and unresolved conflict can disrupt the functioning of the entire family.

From a resource-management perspective, relationship management may appear intangible, but it is in fact essential for maintaining cooperation, reducing stress, and enabling the smooth sharing of responsibilities within the household.

Time Management and Everyday Household Productivity

Time management emerged as another significant dimension of women's contribution to family welfare. Women coordinate household routines, children's schedules, meal preparation, shopping, social obligations, and in some cases professional work. Working women, in particular, were found to use more structured time-management strategies because they must balance paid employment with domestic responsibilities. Homemakers, on the other hand, often showed greater specialization in routine household coordination and family care.

The findings suggest that efficient time allocation reduces stress, improves household productivity, and ensures smoother functioning of family life. Time management therefore acts as an invisible but crucial resource-management skill.

Resource Optimization and Sustainable Household Management

The study also indicates that women maximize family satisfaction through efficient utilization of limited resources. Resource optimization includes reusing household materials, reducing wastage, controlling expenditure, conserving energy, and maintaining proper household inventories. These practices directly improve household sustainability and reduce the pressure of financial constraints. Resource optimization therefore emerges as one of the strongest practical expressions of women's managerial competence within the home.

INFLUENCE OF DEMOGRAPHIC VARIABLES ON HOUSEHOLD RESOURCE MANAGEMENT

The thesis indicates that women's household management practices are influenced by demographic characteristics such as **education, occupation, family structure, income level, and residential background**.

Education

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Higher educational qualifications positively influence **financial planning, decision-making, technology adoption, and information management**. Educated women exhibit greater confidence in handling complex household responsibilities and are more likely to participate actively in decisions relating to education, health, and financial matters. Education also improves awareness of nutrition, institutional services, and digital tools that support household management.

Occupation

Working women generally demonstrate stronger planning and time-management skills because they balance professional responsibilities with household duties. However, homemakers often possess greater specialization in domestic resource management due to full-time engagement with family affairs. Thus, occupation affects the form of managerial practice, but not necessarily women's importance in household decision-making.

Family Structure

Joint families require higher coordination, communication, and conflict management compared to nuclear families. Women living in joint families often develop stronger interpersonal management skills because they must coordinate with multiple family members and negotiate competing expectations. Nuclear families, on the other hand, may allow quicker and more autonomous decision-making.

Income

Higher-income households provide greater flexibility in financial decision-making, whereas lower-income households require more careful budgeting and resource optimization. Interestingly, the thesis notes that efficient management practices were observed across income groups, indicating that managerial competence depends not only on income but also on skill, experience, and practical judgment.

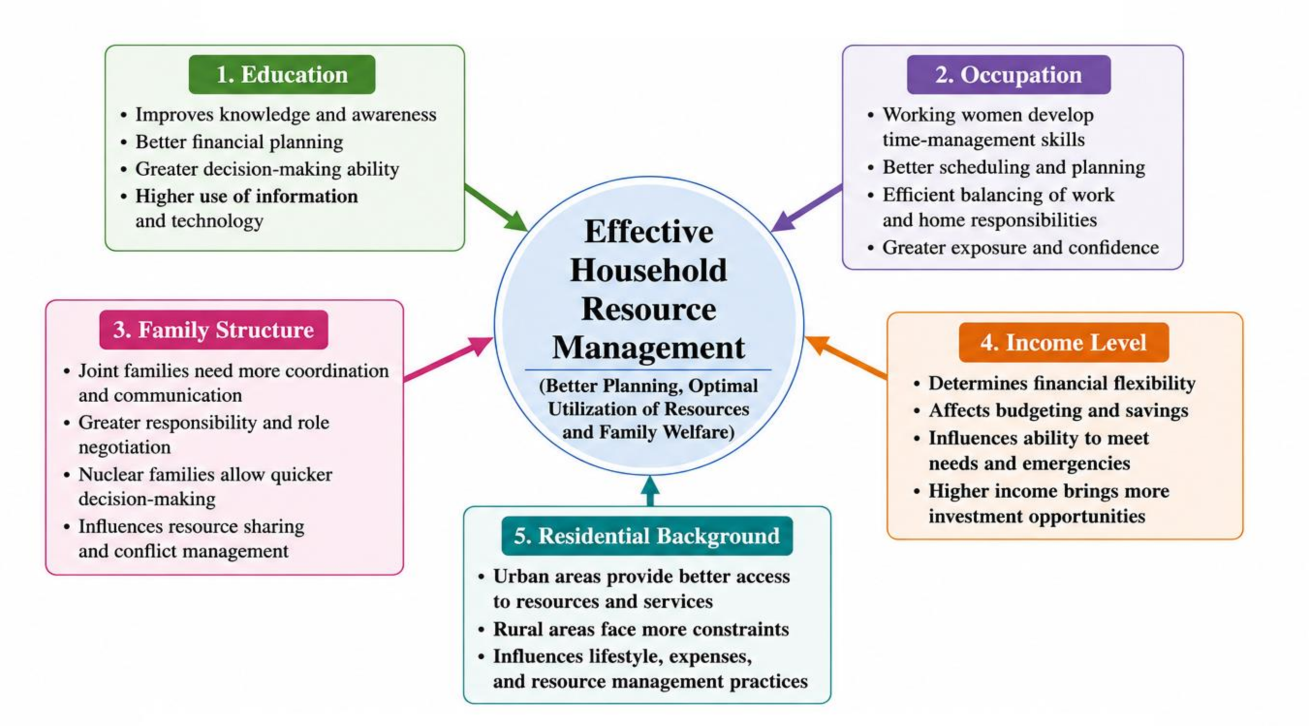

Figure 4. Demographic Factors Influencing Household Resource Management

Interpretation: Figure 4 shows that household resource management is shaped by both personal and family-level demographic characteristics. These factors influence the intensity, style, and constraints of women's decision-making but do not diminish their central managerial role.

DISCUSSION

The findings clearly support the proposition that women function as **household resource managers** rather than merely performing domestic labour. Their responsibilities encompass nearly every classical management function identified by management theorists, including planning, organizing, coordinating, controlling, decision-making, leadership, communication, and resource optimization. However, unlike managers in formal organizations, women manage households without formal authority, institutional recognition, salary, or structured training. Yet they successfully coordinate multiple human and material resources to achieve family objectives.

The present study also shows that household management is deeply welfare-oriented. Women's decisions affect children's education, family nutrition, healthcare access, emotional stability, savings behaviour, and the day-to-day continuity of household life. In this sense, women's domestic decision-making is not peripheral to development but central to it. Household management contributes to human capital formation, social stability, and even workforce productivity, because the quality of family life influences educational outcomes, health, and economic participation.

At the same time, the study highlights a persistent gap between the practical significance of women's work and its formal recognition. Women's managerial contributions remain largely invisible in conventional economic accounting despite generating substantial social and economic value. The study therefore strengthens the argument that household resource management deserves greater attention within management studies, gender studies, and public policy.

MAJOR FINDINGS

Table 4. Summary of Major Areas of Household Resource Management

Functional Area	Major Activities Performed by Women
Financial Management	Budgeting, expenditure control, savings, debt management, emergency fund planning
Kitchen and Food Management	Meal planning, food procurement, storage, nutritional balance, hygiene, waste reduction
Childcare and Educational Management	School coordination, educational planning, health monitoring, behavioural supervision
Healthcare Management	Medical consultation, medicines, nutrition, elderly care, emergency treatment coordination
Human Resource and Relationship Management	Allocating responsibilities, communication, motivation, conflict resolution, discipline

Time Management	Scheduling domestic work, childcare, shopping, social obligations, work-home balance
Emergency Management	Crisis response during illness, financial problems, accidents, urgent family needs

Interpretation

Table 4 summarizes the major functional areas through which women manage household resources. It clearly demonstrates that women's household role extends across multiple dimensions of family welfare and resembles a practical system of management rather than isolated domestic work.

The major findings of the study are summarized as follows:

1. **Women play a central role in household resource management** and are primary decision-makers in matters of expenditure, food planning, childcare, healthcare, and family coordination.
2. **Household management is a multidimensional managerial process** involving planning, organizing, financial management, communication, conflict resolution, time management, and crisis handling.
3. **Planning emerged as one of the strongest managerial functions**, especially in relation to budgeting, educational planning, healthcare, shopping schedules, and festival expenditure.
4. **Women actively participate in financial decision-making**, including budgeting, savings, expenditure control, and emergency planning.
5. **Childcare and educational supervision are major areas of women's household management**, requiring continuous planning, communication, and emotional involvement.
6. **Healthcare management is a key dimension of women's household responsibility**, particularly in relation to children, elderly members, and emergency situations.
7. **Resource optimization is a fundamental principle of household management**, and women contribute significantly by reducing wastage, reusing materials, controlling expenses, and improving efficiency.
8. **Communication and conflict resolution are important managerial functions** that help maintain family harmony and improve coordination among household members.
9. **Educational attainment positively influences managerial effectiveness**, especially in financial planning, decision-making, information management, and technology adoption.
10. **Demographic variables such as education, occupation, income, family structure, and residential background affect management practices**, but managerial competence is observed across all categories.
11. **Women's household decision-making contributes directly to family welfare** by supporting children's development, health security, financial stability, and emotional well-being.
12. **Women's unpaid managerial work remains under-recognized** despite its central importance to household functioning and social development.

MANAGERIAL AND SOCIAL IMPLICATIONS

The findings of the study have several important implications.

Household as a Resource-Management Unit

The household should be viewed as a resource-management unit where decisions regarding money, time, labour, care, and emotional support are made continuously. This perspective expands the scope of management studies beyond formal organizations.

Recognition of Women's Managerial Role

Women's contribution to family welfare should be recognized as a form of practical management involving financial planning, prioritization, coordination, and care-based decision-making.

Financial and Digital Literacy

Women should be supported through programmes that strengthen financial literacy, digital banking, healthcare awareness, and educational planning, thereby enhancing their resource-management capabilities.

Family Welfare Policy

Policies relating to women's welfare, family welfare, and social development should explicitly recognize women's household decision-making as a productive and socially valuable contribution.

Management Education

Household resource management and family decision-making should be incorporated into academic discussions of management, family studies, and gender studies.

CONCLUSION

The present study demonstrates that household resource management is a central component of family welfare and that women play a decisive role in this process through everyday decision-making. Their responsibilities include not only food preparation or caregiving but also budgeting, expenditure prioritization, educational planning, healthcare coordination, time allocation, relationship management, and crisis response. These activities require practical intelligence, judgment, adaptability, and managerial competence.

The study shows that women's household decisions are deeply connected with the social and economic well-being of the family. Through careful allocation of limited resources, women contribute to children's development, health security, financial discipline, and family stability. Their role is particularly important in situations of scarcity, crisis, or competing needs, where effective prioritization becomes essential for survival and welfare.

Despite these contributions, women's domestic decision-making continues to remain under-recognized in mainstream management discourse and economic accounting. The study therefore argues that household resource management should be treated as an important field of academic inquiry and that women's role in managing family resources deserves greater recognition within management studies, policy debates, and family welfare programmes. In conclusion, women are not only caregivers within households but also key resource managers whose decisions shape the quality, stability, and future of family life.

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