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The Role of Home Management in Home Economics Development

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ABSTRACT

The family operates as a social organization and requires effective management to meet its diverse needs. The family manager or head is responsible for utilizing family resources efficiently, planning for economic goals, balancing income and expenses, and systematically providing for the family's basic needs. This study aims to evaluate the role of home management in home economics development among the residents of Jalalabad city. The research adopts a descriptive statistic approach. The quantitative data was collected through questionnaires from family heads across nine different areas of Jalalabad city. Sampling was facilitated by friends and relatives using an accessible sampling method. The collected data was analyzed using SPSS version 24, employing descriptive statistical methods such as Pearson correlation, mean, percentage, count, and standard deviation. The study's findings reveal that family economic management is critical for financial stability and development. Key elements of effective economic management include financial planning, budgeting, rational use of resources, and coordination for conflict resolution. The results indicate that families making sound financial decisions experience reduced conflicts and improved economic conditions through collective harmony. Furthermore, better communication among family members is found to be effective in managing and resolving financial challenges.

1. INTRODUCTION

The family, as a social organization akin to other societal structures, requires effective management of its activities and resources to fulfill various needs such as education, health, nutrition, psychological well-being, and economic stability. A family manager is responsible for planning, supervising, executing, and balancing household income and expenditures to achieve economic goals (Amir et al, 2020). In this regard, the family manager must maintain communication with all family members, identify their needs, and develop a plan that ensures the primary family objective well-being is achieved (Braithwaite & Suter, 202).

The family unit, as a central subject of study in social sciences and economic analyses, has garnered significant research attention. It is considered the first social institution that serves as the foundation for most human activities and decisions (Gragnano et al, 2020). Consequently, families and their dynamics can be studied and analyzed through the lens of economic theory. Efforts by economists in this area have established a field known as "family economics." Within this framework, the family is viewed as a complex decision-making unit where husbands and wives coordinate and manage activities such as consumption, labor, production, family planning, and other related tasks while considering their diverse objectives (Arregle et al, 2021).

Financial management within families plays a critical role in achieving a stable and prosperous household. Mismanagement of expenses or a lack of consensus on financial decisions can lead to conflict between spouses, resulting in unproductive arguments. To make effective financial decisions, the family manager must harmonize the budget and financial plans with all family members, fostering open discussions about economic conditions and shared life goals. Families should allocate time each month for financial discussions. These structured meetings can transform financial management into a simple and beneficial process (Qiu et al., 2020).

A family comprises individuals such as a father, mother, and children who collaboratively address their economic challenges. To live a happy life, family members must strive to improve their economic situation, primarily by organizing financial matters. Financial management involves the planning, implementation, monitoring, and evaluation of financial processes within the household. Management skills are essential for families because the sufficiency of family income depends on how well their economy is managed. Studies on family economics demonstrate that training on financial management has significant benefits for families in managing their finances effectively (Iurea et al., 2022).

Efficient utilization of family resources also plays a vital role in economic management. In this regard, selecting and purchasing resources based on sound economic principles is crucial (Schell et al., 2023). Research on family management strategies highlights how families can successfully meet their economic and emotional needs. Emotional support and conflict resolution strategies are essential for family well-being (Rothwell et al, 2022). Recognizing family resources and fostering healthy relationships are key factors in family progress (Wikle et al, 2020).

However, many families face serious challenges in economic management, such as poor handling of income and expenses, weak financial planning, and a lack of coordination among family members. In Afghan society, household economic affairs are increasingly facing crises, primarily due to the mismanagement of family resources. These issues have become more pronounced, pushing many families into deeper financial difficulties (Zain et al., 2022). This research was conducted in response to these challenges and aims to find practical solutions for improving family economic management. Through this study, families can make better financial decisions, prepare appropriate budgets, and enhance their economic status. The practical significance of this research lies in its potential to contribute to the economic stability and improved quality of life for families. The primary objective of this research is to evaluate the role of household management in the development of the domestic economy.

2. LITERATURE REVIEW

In the research of (Zhang & Dong, 2020) Why do consumers make green purchase decisions? The findings revealed that women's employment status has no impact on household economic decisions. However, factors such as family members, children's ages, education levels, income levels, household longevity, and parents' ages significantly affect joint decision-making.

(Keynes, 2024) conducted a study the pure theory of money. The results indicated that most people aim for higher consumption and give less attention to long-term and consistent saving practices.

(Charles & Kerr, 2023). Investigated gender and age differences in family food consumption. Their findings showed no significant relationship between consumption and age. However, there was a meaningful relationship between economic status and social expenditures, indicating that families with better financial conditions tend to spend more.

(Karney, 2021) explored the Socioeconomic status and intimate relationships. The findings suggested that an optimal marriage occurs when it is conducted at a younger age, with fewer children, better understanding between spouses, and when the husband's educational level surpasses that of the wife. These factors collectively enable families to achieve better economic stability and management.

(Fong et al, 2021) analyzed the financial literacy and financial decision-making at older ages. Their study concluded that factors such as age, gender (favoring male individuals), education level, income level, field of study, savings amount, and place of residence are significantly related to financial literacy.

(Sharma & Chawla, 2023) conducted A Comparative Review: Self Esteem, Self-Efficacy, Mental Health, And Marital Adjustment Among Working and Non-Working Females. The study found that working women view money as a means to meet needs, while non-working women see it as a source of comfort. Both groups, however, emphasize saving as a strategy for managing finances effectively. While there are shared strategies for managing expenses, differences in mechanisms persist between the two groups. Working women focus on effort, whereas non-working women lean towards a fatalistic mindset.

(Kuruppuge, R. H., & Gregar, A ,2020) studied Strategic, tactical and operational decisions in family businesses. Their research highlighted that family member's show a strong inclination for collective decision-making, particularly during stages where needs and challenges are identified and addressed.

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3.METHODOLOGY

3.1. RESEARCH LOCATION AND DURATION

This research was conducted in nine different areas of Jalalabad city, Nangarhar province, during a 15-day period from the 21 of November to the 6th of December 2024.

3.2. Research Design

The study follows a descriptive design. Data was collected quantitatively from 200 household heads responsible for family management in nine different areas of Jalalabad city. The sampling was conducted using an accessible sampling method, facilitated by the support of friends and relatives.

3.3. Materials and Instruments

A questionnaire on family economic management was developed by the researchers based on various academic studies. It was revised with feedback from three faculty members from the Pedagogy department. The questionnaire comprised four sections (Family Financial Management and Budgeting, Coordination and Communication among Family Members, Conflict Resolution and Financial Problem Management and Efficient Resource Utilization), each section included four questions, making a total of 16 questions based on Likert scale (Strongly Disagree =1 -Strongly Agree =5). Higher scores indicated stronger family economic management, while lower scores pointed to weaknesses. The reliability and validity of the questionnaire were tested using Cronbach's Alpha, with a calculated reliability coefficient of $\alpha = 0.75$, indicating a reliable instrument.

3.4.Statistical Analysis

The collected data was transferred to SPSS version 24 for analysis. Descriptive statistical methods, including Pearson correlation, mean, percentage, frequency, standard deviation, and Cronbach's Alpha, were utilized to present the findings in tables and graphs.

4.RESULTS AND DISCUSSION

4.1.Findings

Table,1. show Participants age Distribution

Average Age	41 years
Oldest Age	60 years
Youngest Age	30 years

The first table highlights the age distribution of participants in the study. Based on the data, the average age of participants is 41 years, with the youngest participant being 30 years old and the oldest 60 years.

Table, 2. Show Occupation Distribution and Percentage of Participants

Occupation	Frequency	Percentage
Medical Doctor	27	13.5
Driver	30	15.0
Tailor	21	10.5
Carpenter	30	15.0
Administrative Staff	32	16.0
Shopkeeper	27	13.5
Teacher	33	16.5%
Total	**200**	**100%**

The second table illustrates the occupational distribution of participants. The study involved 200 participants with diverse occupations. Among them, teachers were the highest represented group (33 participants), while tailors were the least represented (21 participants).

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Table, 3. Correlation Coefficients Between Variables

Variables	1	2	3	4	5
Family General Management	1.00				
Family Financial Management	0.61**	1.00			
Coordination Among Members	0.42**	0.78**	1.00		
Financial Problem Management	0.32**	0.15*	0.71**	1.00	
Efficient Resource Utilization	0.54**	0.54**	0.40**	0.72**	1.00

0.001 (**): Strong significance and **0.05** (*): Moderate significance

The third table shows significant correlations between the variables in the study. All variables are interrelated, indicating a meaningful relationship at varying levels of significance.

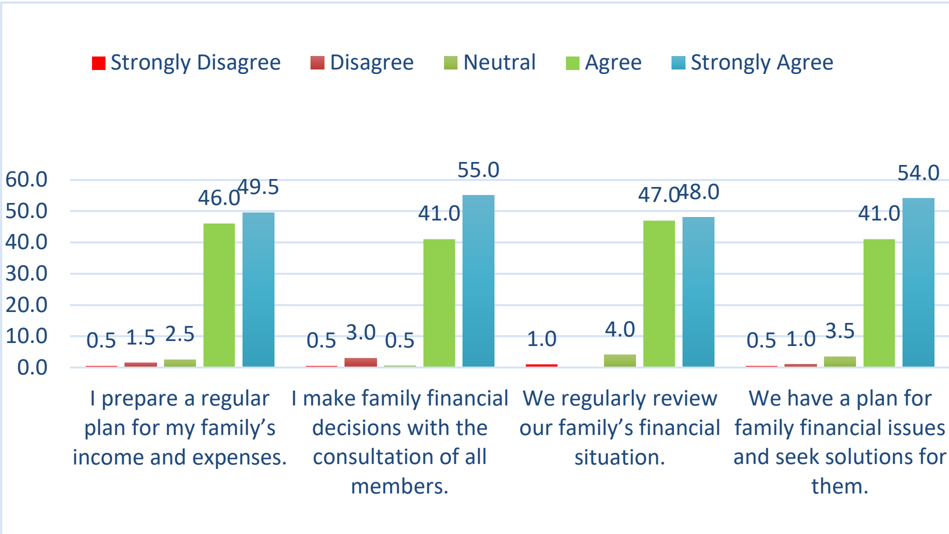
Table, 4. Descriptive Statistics of Study Variables

Variables	Highest Score	Lowest Score	Mean	Standard Deviation
Family General Management	80.00	44.00	66.28	6.28
Family Financial Management	20.00	5.00	17.77	2.15
Coordination Among Family Members	20.00	8.00	14,76	2.44
Financial Problem Management	20.00	11.00	17.40	2.22
Efficient Resource Utilization	20.00	8.00	16.35	2.06

The fourth table outlines the descriptive statistics of the study variables. The general family economic management mean was recorded at 66.28%. Among the variables:

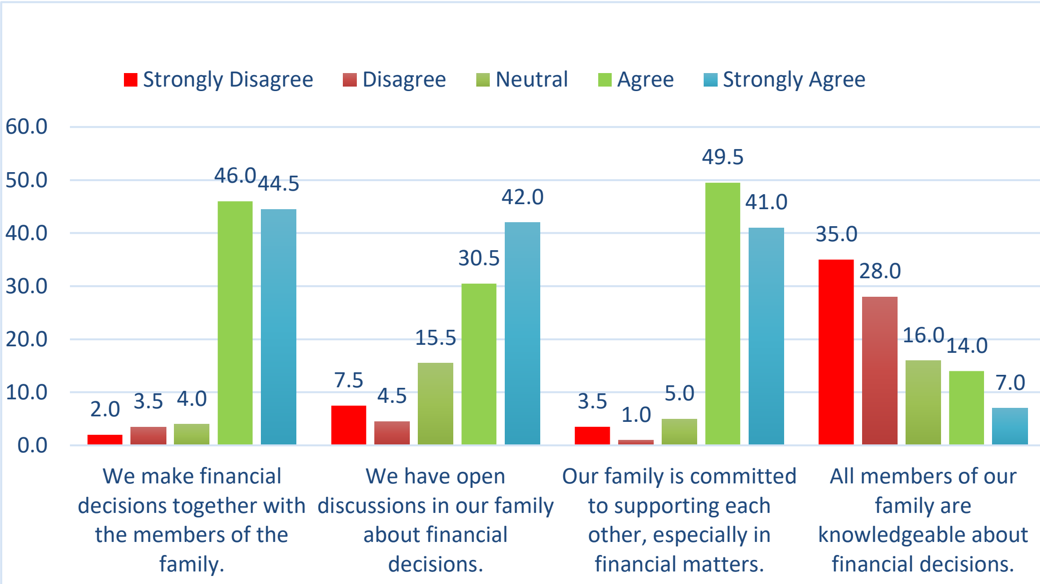
Family Financial Management and Financial Problem Management Mean were higher as 17.77, 17.40 respectively. The Mean of Coordination among Family Members are lowers 14.76. These findings highlight varying levels of efficiency in different aspects of family economic management

Findings



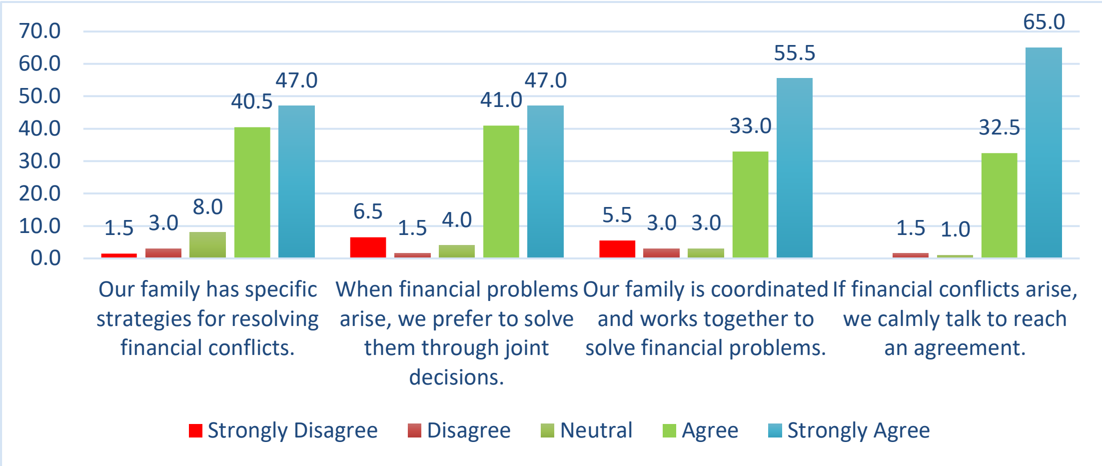
Graph 1: The graph shows the percentage of responses regarding family financial management.

The first graph indicates that approximately 95% of the participants in the study agree that good management of family finances involves organized planning, cooperation, continuous evaluation, and finding solutions to financial problems. Overall, participants emphasized the importance of organization, consultation, and planning for effective family economic management.



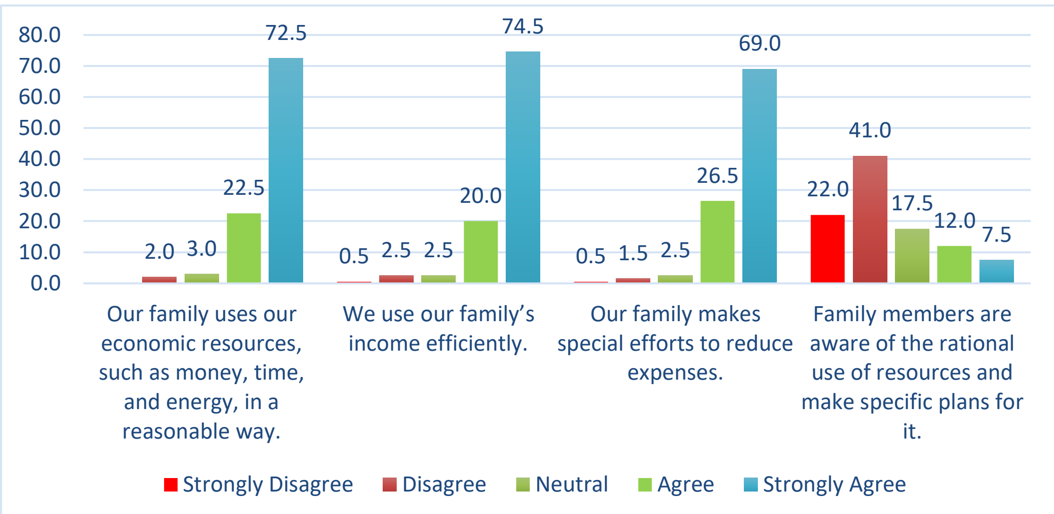
Graph 2: The graph shows the percentage of responses regarding coordination and communication between family members in relation to financial decisions.

The second graph reveals that approximately 90.5% of the participants in the study agree on making joint decisions with family members regarding financial matters and supporting each other in financial affairs. About 70.5% of participants agree with having open discussions about financial decisions, while approximately 21.0% agree that all family members are knowledgeable about making financial decisions. This indicates that the level of agreement among participants on this aspect is relatively low.



Graph 3: The graph shows the percentage of responses regarding the resolution of family conflicts and the management of financial issues.

The third graph indicates that approximately 97.5% of the participants agree that when financial conflicts arise, they prefer to resolve them calmly. Additionally, around 88% of participants agree on the importance of family members' coordination in solving financial problems, making joint decisions when financial issues arise, and developing strategies for resolving financial conflicts.



Graph 4: The graph shows the percentage of responses regarding the rational and appropriate use of family resources.

The fourth graph indicates that approximately 95% of the participants agree on the rational use of family resources, the effective use of family income, and efforts to reduce expenses. Additionally, around 19.5% of participants agree that family members are knowledgeable about the use of resources and strategies for utilizing resources. This reflects a relatively low level of agreement and indicates a weaker state in this area.

Discussion

The aim of the conducted research is to evaluate the role of family management in the development of the domestic economy. This study was carried out in nine different districts of Jalalabad city, examining four aspects related to family management: financial management and budgeting, relationships and coordination among family members, management of financial problems, and the proper utilization of family resources. The results of this study generally highlight the strengthening of family management, indicating that good financial management, coordination, and the proper use of family resources are essential for the development of the family economy.

This research suggests that the relationships among family members are important in the development of family financial management. The results are consistent with Amir et al (2020) who emphasized the importance of coordination in family financial management. This is because through relationships and coordination among family members, a family can better create a budget and implement financial management effectively.

The findings of this research indicate that paying attention to consumption and saving habits is an influential factor in family financial management. These results are similar to the findings of Keynes (2024), who argue that neglecting to pay attention to consumption and saving can negatively affect people's economic situation. If attention is paid to consumption and saving, expenses can be better managed, and in the future, families can benefit from savings to manage difficult situations.

The study also found that coordination within the family in terms of spending is essential. Participants in the study expressed agreement on the importance of coordinating family financial expenses and making efforts to reduce spending. This finding is supported by Kuruppuge & Gregar, (2020) and Sharma & Chawla (2023). They view spending as a tool to meet needs, thereby improving the economic stability of the family.

This research considered the proper and rational use of family resources as an important factor in the development of the family economy. These findings support Zhang & Dong (2020) and Karney (2021) research, that also emphasizes the significance of appropriate and rational use of family resources for the development of the family economy. If family resources are used properly, the family will never face financial problems, highlighting the value of family management.

Finally, the study concluded that resolving conflicts and managing financial problems are crucial for the economic stability of the family. These results align with the research of Charles & Kerr (2023) and Fong et al. (2021). they show that financial literacy impacts the family's economic situation. If there is a systematic strategy for conflict resolution and financial problem management, conflicts will not arise in the family, and financial disputes will be avoided.

5.Conclusion

The results of the conducted research show that family economic management is crucial for the financial status and development of the family. Family financial planning, budgeting, the rational use of resources, and coordination for conflict resolution are fundamental principles of effective economic management. The findings of the research indicate that families that make good decisions about their financial matters, reduce conflicts, and strengthen their economic situation through mutual coordination, experience better outcomes. Furthermore, improving relationships among family members is effective for managing and solving financial problems. Overall, the findings of this research strongly emphasize the role of management in the economic stability and development of families.

Limitations

This study was conducted in a limited geographical area of one province (Jalalabad city), and the results may not be applicable to all parts of society. Additionally, the research tools used were questionnaires, which come with inherent limitations. Despite the emphasis and necessary clarifications provided by the researchers, some participants may not have provided their true responses.

Recommendations

- ✓ Increase public awareness about the effective management of family economy in light of religious teachings.
- ✓ Economic sectors should facilitate loans for families and help with the effective utilization of domestic resources.
- ✓ Family members should regularly communicate about financial matters and create joint plans.
- ✓ Clearly define the responsibilities of each member for the economic development of the family.
- ✓ Future research should consider the impact of other social and cultural factors to obtain accurate results in different social and cultural contexts and provide a broader perspective.
- ✓ Investigate the impact of technology on the development of family economies.

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