



MINISTRY OF EDUCATION

Management In Living for Senior High Schools

TEACHER MANUAL



YEAR ONE



NATIONAL COUNCIL FOR
CURRICULUM & ASSESSMENT
OF MINISTRY OF EDUCATION

MINISTRY OF EDUCATION



REPUBLIC OF GHANA

Management In Living

for Senior High Schools

Teacher Manual

Year One



**NATIONAL COUNCIL FOR
CURRICULUM & ASSESSMENT
OF MINISTRY OF EDUCATION**

MANAGEMENT IN LIVING TEACHER MANUAL

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INTRODUCTION

The National Council for Curriculum and Assessment (NaCCA) has developed a new Senior High School (SHS), Senior High Technical School (SHTS) and Science, Technology, Engineering and Mathematics (STEM) Curriculum. It aims to ensure that all learners achieve their potential by equipping them with 21st Century skills, competencies, character qualities and shared Ghanaian values. This will prepare learners to live a responsible adult life, further their education and enter the world of work.

This is the first time that Ghana has developed an SHS Curriculum which focuses on national values, attempting to educate a generation of Ghanaian youth who are proud of our country and can contribute effectively to its development.

This Teacher Manual for Management in Living covers all aspects of the content, pedagogy, teaching and learning resources and assessment required to effectively teach Year One of the new curriculum. It contains this information for the first 12 weeks of Year One, with the remaining 12 weeks contained within Book Two. Teachers are therefore to use this Teacher Manual to develop their weekly Learning Plans as required by Ghana Education Service.

Some of the key features of the new curriculum are set out below.

Learner-Centred Curriculum

The SHS, SHTS, and STEM curriculum places the learner at the center of teaching and learning by building on their existing life experiences, knowledge and understanding. Learners are actively involved in the knowledge-creation process, with the teacher acting as a facilitator. This involves using interactive and practical teaching and learning methods, as well as the learner's environment to make learning exciting and relatable. As an example, the new curriculum focuses on Ghanaian culture, Ghanaian history, and Ghanaian geography so that learners first understand their home and surroundings before extending their knowledge globally.

Promoting Ghanaian Values

Shared Ghanaian values have been integrated into the curriculum to ensure that all young people understand what it means to be a responsible Ghanaian citizen. These values include truth, integrity, diversity, equity, self-directed learning, self-confidence, adaptability and resourcefulness, leadership and responsible citizenship.

Integrating 21st Century Skills and Competencies

The SHS, SHTS, and STEM curriculum integrates 21st Century skills and competencies. These are:

- **Foundational Knowledge:** Literacy, Numeracy, Scientific Literacy, Information Communication and Digital Literacy, Financial Literacy and Entrepreneurship, Cultural Identity, Civic Literacy and Global Citizenship
- **Competencies:** Critical Thinking and Problem Solving, Innovation and Creativity, Collaboration and Communication
- **Character Qualities:** Discipline and Integrity, Self-Directed Learning, Self-Confidence, Adaptability and Resourcefulness, Leadership and Responsible Citizenship

Balanced Approach to Assessment – not just Final External Examinations

The SHS, SHTS, and STEM curriculum promotes a balanced approach to assessment. It encourages varied and differentiated assessments such as project work, practical demonstration,

performance assessment, skills-based assessment, class exercises, portfolios as well as end-of-term examinations and final external assessment examinations. Two levels of assessment are used. These are:

- Internal Assessment (30%) – Comprises formative (portfolios, performance and project work) and summative (end-of-term examinations) which will be recorded in a school-based transcript.
- External Assessment (70%) – Comprehensive summative assessment will be conducted by the West African Examinations Council (WAEC) through the WASSCE. The questions posed by WAEC will test critical thinking, communication and problem solving as well as knowledge, understanding and factual recall.

The split of external and internal assessment will remain at 70/30 as is currently the case. However, there will be far greater transparency and quality assurance of the 30% of marks which are school-based. This will be achieved through the introduction of a school-based transcript, setting out all marks which learners achieve from SHS 1 to SHS 3. This transcript will be presented to universities alongside the WASSCE certificate for tertiary admissions.

An Inclusive and Responsive Curriculum

The SHS, SHTS, and STEM curriculum ensures no learner is left behind, and this is achieved through the following:

- Addressing the needs of all learners, including those requiring additional support or with special needs. The SHS, SHTS, and STEM curriculum includes learners with disabilities by adapting teaching and learning materials into accessible formats through technology and other measures to meet the needs of learners with disabilities.
- Incorporating strategies and measures, such as differentiation and adaptative pedagogies ensuring equitable access to resources and opportunities for all learners.
- Challenging traditional gender, cultural, or social stereotypes and encouraging all learners to achieve their true potential.
- Making provision for the needs of gifted and talented learners in schools.

Social and Emotional Learning

Social and emotional learning skills have also been integrated into the curriculum to help learners to develop and acquire skills, attitudes, and knowledge essential for understanding and managing their emotions, building healthy relationships and making responsible decisions.

Philosophy and vision for each subject

Each subject now has its own philosophy and vision, which sets out why the subject is being taught and how it will contribute to national development. The Philosophy and Vision for Management in Living is:

Philosophy: Management in Living learners will be empowered through observation, innovation and exposure to practically related concepts and opportunities that leverage hands-on activities by the innovative use and application of scientific principles for sustainability, ethical decision-making and resource management through integrative and learner-centred approaches in an inclusive environment to enable them further their education and/or proceed to the world of work.

Vision: A learner equipped with personal and family life management skills and competencies to manage available resources, make informed choices, nurture healthy relationships, establish and sustain successful business/entrepreneurial ventures, leading to improved quality of life and holistic personal and national development.

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SUMMARY SCOPE AND SEQUENCE

S/N	STRAND	SUB-STRAND	SENIOR HIGH SCHOOL								
			YEAR 1			YEAR 2			YEAR 3		
			CS	LO	LI	CS	LO	LI	CS	LO	LI
1.	Personal and Family Re- source Man- agement.	Resource Management Practices.	2	2	5	2	2	6	1	1	3
		Management Principles for Quality Living.	2	2	6	2	2	6	1	1	3
		Creative Product Development and Entrepreneurship.	2	2	7	2	2	8	1	1	3
2.	Family and Social Relation- ships.	Responsible Family and Social Living.	2	2	6	2	2	5	1	1	3
		Consumer Education and Sustainable Living.	2	2	6	2	2	7	2	2	4
Total			10	10	30	12	12	32	6	6	16

Overall Totals (SHS 1 – 3)

Content Standards	28
Learning Outcomes	28
Learning Indicators	78

SECTION 1: MANAGEMENT PRINCIPLES

Strand: Personal and Family Resource Management

Sub-Strand: Resource Management Practices

Learning Outcomes

1. *Apply various aspects of the scope and importance of management in living to meet daily needs.*
2. *Apply the knowledge of resource management principles and values to achieve personal and family goals.*

Content Standards

1. Demonstrate the ability to describe the scope and importance of management in living and apply the principles to meet daily needs.
2. Demonstrate the ability to apply the knowledge, principles and values of effective resource management in living to everyday life.

Hint



- *Assign Portfolio Assessment for the Academic Year by Week 2. Portfolio to be submitted by week 22. Refer to the Teacher Assessment Manual and Toolkit pages 22–25 for information on how to conduct Portfolio Assessment. Refer to **Appendix A** which has been provided at the end of the section for the structure and mark scheme/rubrics of the group project.*
- *Assign Group Project in Week 3. This should be submitted after week 10. Refer to Teacher Assessment Manual and Toolkit pages 27–29 for how to conduct Project-Based Assessment. Refer to **Appendix B** which has been provided at the end of the section for the structure and rubrics of the group project.*

INTRODUCTION AND SUMMARY SECTION

This section helps learners understand the basic ideas of management in personal and family life. It shows how these ideas help people make good decisions every day about how they use their time, money, energy, and materials resources. Learners will explore the scope and significance of effective management, focusing on how planning, decision-making and values influence the achievement of personal and family goals. The content highlights how management skills support daily living, guide value-based choices and open doors to personal development and career opportunities. The section helps learners understand and appreciate how management is used in everyday life. They will learn how good management can improve their own lives, their families and their communities. By the end the section, learners will have simple and

useful skills to manage resources like time, money, energy and materials resources in their daily life and future work. The weeks covered by the section are:

Week 1: The Scope and Significance of Management in Everyday Life

Week 2: Values Applied in Family Resource Management

Week 3: Career Paths in Management in Living: Opportunities and Impacts

SUMMARY OF PEDAGOGICAL EXEMPLARS

This section outlines the suggested pedagogies to be used by the teacher, to effectively guide learners to interact in diverse groups and explore the concepts, knowledge, understanding, and the application of skills in Management Principles for quality living. The suggested pedagogies include talk for learning approaches, group work, collaborative learning, problem-based and project-based learning. To effectively do this, the teacher expected to use related stories, narrations and case studies to support learners' understanding of the concepts. Nevertheless, it is essential for the teacher to deliberately incorporate Gender Equality and Social Inclusion (GESI), Social and Emotional Learning (SEL), and differentiation strategies to address the varied learning requirements of all learners, being mindful that learners cannot always all accomplish the same task. Particular attention should be paid to learners with special educational needs, making relevant accommodations to ensure their full participation in all activities. To support teachers with their approach to differentiation, this manual sometimes refers to learners as Approaching Proficiency (AP), Proficient (P) and those working at a High level of Proficiency (HP).

ASSESSMENT SUMMARY

To evaluate learners' knowledge, understanding and skills on the concepts under this section, there is the need for the teacher to use varying assessment strategies to differentiate among the various levels of Depth of Knowledge (DoK) taking into consideration, as outlined in the Management in Living Teacher Manual and Senior High School/ Senior High Technical School/ Science Technology Engineering and Mathematics (SHS/SHTS/STEM) Curriculum and Assessment Manual. The assessment activities should be aligned with content standards, learning indicators and pedagogical activities. Examples of assessment tasks have been outlined in the section to serve as a guide to the teacher.

You are encouraged to administer the recommended assessments each week, carefully record the results, and submit them to the Student Transcript Portal (STP) for documentation. The recommended assessments include

WEEK 1: EXPLORING THE SCOPE AND SIGNIFICANCE OF MANAGEMENT IN EVERYDAY LIFE

Learning Indicators

1. *Describe the Scope of Management in Living.*
2. *Discuss the Importance of Management in Living.*

FOCAL AREA 1: SCOPE OF MANAGEMENT IN LIVING

Key Concepts

Management in Living is the application of management principles/processes in everyday life for efficient use of available resources to achieve goals and meet the needs of individuals, families, and societies. Management in Living equips learners with the knowledge, values and skills necessary for effective planning and use of personal, family and community resources. It is both theoretical and practical and helps learners understand how to make informed decisions that promote personal well-being, family stability and community development. The subject also integrates entrepreneurship, sustainability and consumer education to prepare learners for real-life challenges. The scope covers two broad strands and five sub-strands known as:

Strand 1: Personal and Family Resource Management

The first strand focuses on the daily choices individuals and families make to achieve a high quality of life through effective resource use. It is made up of three sub-strands namely Resource Management Practices, Management Principles for Quality Living and Creative Product Development and Entrepreneurship.

- a. **Resource Management Practices:** This sub-strand introduces learners to the types of resources (human and material) such as time, energy, money, skills, and assets; resource management processes like planning, organising, implementing and evaluating as well as smart decision-making to meet needs, avoid waste and manage limited resources effectively. The major focal areas are Resource identification and classification, Budgeting and financial management, Time and energy management and Sustainable use of household assets
- b. **Management Principles for Quality Living:** In this sub-strand, learners will be exposed to the core principles of management such as goal setting, prioritisation, efficiency and flexibility; application of these principles to daily life, including domestic tasks, education, work and relationships and assess the impacts of good management on personal growth, family harmony and community well-being. The major learning areas include developing practical routines and management plans, balancing personal and family roles effectively, minimising stress through organised living and promoting healthy and productive lifestyles
- c. **Creative Product Development and Entrepreneurship:** This section prepares learners to apply management skills in planning, producing, and marketing home-based

products; develop entrepreneurship ideas using local resources and create business plans and manage small-scale enterprises responsibly. The major concepts to be covered include Business planning and costing, resource estimation and pricing, packaging, labelling and promotion as well as financial literacy and customer care. The learners will be able to produce quality food, clothing or home care items, market products creatively and ethically, demonstrate business management skills and contribute to household income and economic empowerment

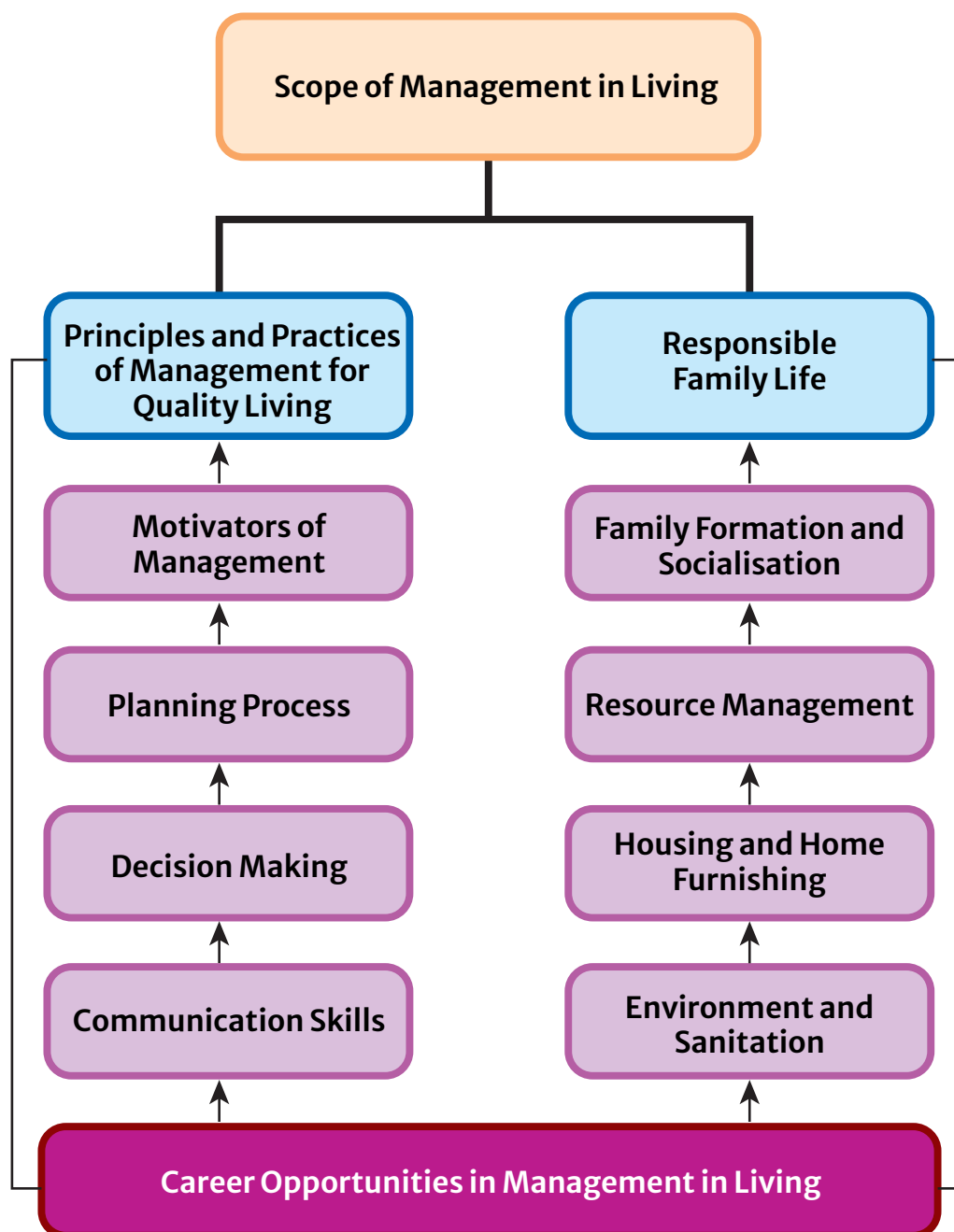


Figure1.1: Sample Concept Map on the Scope of Management in Living

Strand 2: Family and Social Relationships

This strand has two sub-strands namely, Responsible Family and Social Living and Consumer Education and Sustainable Living which emphasizes the social roles, responsibilities and ethical behaviours that sustain family and community life.

- a. **Responsible Family and Social Living:** Learners will be engaged to explore the family types and structures, roles and responsibilities within the family, decision-making, conflict resolution and support systems and gender roles, equality and cultural values. The learners will be equipped to foster respectful relationships and teamwork, promote care and support for vulnerable family members and understand the impact of social values on management choices.
- b. **Consumer Education and Sustainable Living:** This sub-strand develops learners' understanding of wise consumer choices and rights, environmental conservation and sustainable practices, reducing, reusing and recycling resources. The skills to be developed among learners include critical thinking about advertisements and purchases, sustainable home management practices and advocacy for community and environmental well-being.

Learning Tasks

1. Define management in living.
2. Describe the scope of management in living.
3. Use real-life scenarios and concept maps to relate the scope of management in living to daily activities.

Pedagogical Exemplars

Talk for Learning

Put learners in mixed-ability groups to brainstorm the Meaning and Scope of Management in Living. Ask learners to present some aspects of the Scope of Management in Living to the whole class. The teacher should provide a Ghanaian case study on Management in Living. In mixed ability groups, learners should analyse the information provided and give feedback to the class. Guide learners to surf the internet for Open Educational Resources (OERs) where possible and provide learners with the appropriate learning materials in the form of text, pictures, charts, and videos. Throughout the exercise, teachers should provide meaningful feedback to learners regarding their answers.

Collaborative Learning: In small groups, brainstorm the meaning of resource management in living. Use stories, narration, riddles, songs, slides and/or videos etc. to further explain the concept of resource management in living.

Problem-Based Learning: In mixed gender groups (where possible) surf the internet for Open Educational Resources (OERs), brain-write and use concept maps to describe the scope of management in living.

The types of questions asked will reflect the amount of support required or the level of stretch required for individual learners. For example,

- a. Identify the Scope of Management in Living. Targeted at Learners Approaching Proficiency.
- b. Explain the Scope of Management in Living and its importance to family routines. Targeted at learners who are proficient and have a clear understanding and ability to perform tasks.

- c. Analyse a given case study and use the Scope of Management in Living to produce a solution to the problem. Targeted at those working at a high level of understanding where they are encouraged to justify their responses.

Key Assessment

The teacher should focus on formative assessments choosing from the following exemplars or create their own formative assessment activities.

DoK Level 2: Explain the Scope of Management in Living and its relevance to daily family routines and responsibilities.

DoK Level 3: Case Description: Mr. & Mrs Adu-Mensah gave their daughter, Abena and son Kojo a sum of 500 and 400 Ghana cedis respectively to buy school provisions.

Explain how they can best utilise the given resource?

FOCAL AREA 2: IMPORTANCE OF MANAGEMENT IN LIVING

Management in living is an important component of Home Economics because it empowers learners with skills for daily life, work and society. It helps them become responsible, creative and productive citizens who can manage themselves, their families and their environment effectively. The importance of management in living include:

- a. **Self-Reliance, Independent Living and Healthy Family Relationships:** These competencies are important for the happiness and well-being of every family member. When a family has a healthy relationship, everyone feels loved, safe and supported. Management in living helps people learn how to take good care of themselves. It teaches them how to use their time, money and energy wisely. This helps them to plan daily activities, save and spend money carefully and keep their homes neat and organised. With these skills, individuals and families can live on their own and take care of themselves without always needing help from others. Qualities that help family members to live happily and peacefully together include:
 - i. Talking honestly with each other
 - ii. Helping and supporting each other
 - iii. Solving problems in peaceful ways
 - iv. Spending quality time together,
 - v. Treating each other with trust and respect, etc.
- b. **Promotes Gender Equity, Family Unity, and National Development**
 Learning good values and life skills is something we do throughout our lives. It helps us become kind, responsible, and helpful people who make a positive difference in our families and communities. Management in living teaches that everyone in the family thus boys and girls, men and women, should share duties fairly. This means helping each other with housework, caring for children and making decisions together. When everyone works together there is less stress at home, family members understand and support each other, and the family becomes united. Healthy families lead to a peaceful and hardworking society which helps the whole country to grow and develop.

c. Encourages Efficient Use of Resources and Sustainable Living to Reach Goals

Using resources efficiently is important in our personal lives, families, businesses and communities. It helps us reach our goals and live better lives. Management in living teaches individuals and families how to set clear goals, know what resources they have (like time, money, and energy), use these resources carefully and share them well, work together and communicate clearly, avoid wasting things and plan for and handle challenges. Learners are also taught how to care for the environment through reusing and recycling items to reducing waste, buying only what is needed, saving water and electricity as well as making choices that are good for the environment.

d. Builds Good Decision-Making and Problem-Solving Skills

Being able to make good decisions and solve problems is important in everyday life at home, in school, at work or in the community. Management in living teaches learners how to collect useful information, set clear goals, think about different choices, look at the good and bad sides of each option, think about how their decisions will affect others and learn from feedback and results. For instance, when money is not enough, learners are taught how to choose what is most important (needs) before spending on less important things (wants). These skills help learners become confident, responsible, and ready to face challenges in life. They also learn how to solve common problems such as managing their time when they are busy, handling disagreements in the family peacefully and planning ahead to avoid confusion or stress, etc.

e. Employable and Entrepreneurial Skills for Job Creation

Management skills can help learners find jobs or even create their own businesses. They can use these skills to start small businesses like cooking and selling food, sewing clothes and offering cleaning or other home services. Through management in living, learners gain practical knowledge such as budgeting (planning how to spend money), setting prices for products or services, keeping good records and taking good care of customers. These entrepreneurial skills help individuals and families to earn a living and create jobs for others in their community. Employable skills are also important because they make a person more likely to find and keep a good job. To gain these skills, learners are encouraged to think about their own strengths and interests (self-assessment), find out what skills are needed for certain jobs, join internships or apprenticeships to gain experience, make useful connections with people (networking), volunteer to learn while helping others and develop soft skills like communication, teamwork and time management, etc.

Learning Tasks

1. Identify the Importance of Management in Living.
2. Explain the Importance of Management in Living to the individual, family, and society.
3. Surf the Internet and other Sources for further information on the importance of Management in Living to the individual, family, and society.

Pedagogical Exemplars

Teacher Activity

Provide learners with appropriate learning materials in the form of text and videos. Encourage learners to support, respect and tolerate each other during the discussion. Provide meaningful feedback to learners during and after this exercise.

1. Managing Talk for Learning

Using think-pair-share (where the learners listen, think and share ideas with their peers) discuss the importance of resource management in living to the individual and the family.

Share your views with the whole class: Participate in a whole class discussion on the importance of management in living to the society

The teacher should use questioning to assess understanding and encourage learners to participate in the discussion. Learners who are not actively participating (AP) are offered direct instructions and modelling. Probe further to let learners draw a link between each point made.

Key Assessment

The teacher should focus on formative assessments choosing from the following exemplars or create their own formative assessment activities.

DoK Level 2: Discuss at least two aspects of the importance of Management in Living to the individual, family, and society.

DoK Level 3: Discuss at least two aspects of the Importance of Management and relate them to the Scope of Management in Living.

Hint



The recommended mode of assessment for Week 1 is discussion. Ensure to use a blend of questions of different DoK levels from the key assessment. Refer to the Teacher Assessment Manual and Toolkits page 63–65 on how to conduct discussion. Use the questions under DoK level 3 as a task example for the discussion.

WEEK 2: UNDERSTANDING VALUES IN RESOURCE MANAGEMENT

Learning Indicator: *Discuss values that influence management among individuals and families living and working together.*

FOCAL AREA 1: GUIDING VALUES FOR MANAGING RESOURCES AT HOME, WORK AND IN DAILY LIFE

- a. **Meaning of Values in Resource Management:** Values are healthy beliefs or ideas about what is right, good or important. In resource management, values help individuals, groups and families to decide how to use what they have such as time, money, energy and materials wisely and fairly. They guide our choices, behaviour, and relationships with others at home, school and the workplace. The importance of values in managing resources include knowing the difference between needs and wants, influencing how to plan, share, save and spend, encouraging honest and fair decision-making and solving problems peacefully and respectfully.
- b. **Values that Influence Resource Management:** Values are fundamental principles that guide individual and family behaviour, priorities, decision-making and relationships. They include Co-operation, responsibility, respect, adaptability, tolerance and honesty, etc. These are core values that directly impact the efficient management of resources. The values that influence resource management are outlined as follows:
 - i. **Respect:** Respect is the recognition and appreciation of worth, qualities or rights. Every individual holds the right to be respected irrespective of their status or qualities. Respect plays a powerful role in how we use and manage resources, both natural and man-made as it transforms resource use from a mind-set of extraction to one of stewardship. Individuals and families that approach resources with respect, are more likely to:
 - Use them responsibly: Respecting the environment means recognising that resources like water, forests and minerals are finite. This encourages conservation, recycling and sustainable consumption.
 - Consider future generations: Respect fosters long-term thinking. Individuals, families and societies who value respect often support policies and practices that preserve resources for the future generations.
 - Honour diverse perspectives: Respecting Indigenous knowledge, local communities and different cultural values can lead to more inclusive and effective resource management strategies.
 - Promote equity: When respect is extended to all people, it helps ensure fair access to resources and reduces exploitation or overuse by a privileged few.
 - ii. **Integrity and Honesty:** Honesty is about being truthful and transparent. It means telling the truth, not deceiving others and being sincere in words and actions. Integrity, on the other hand, is about doing the right thing even when no one is watching. It means sticking to one's moral principles and values consistently, not just when it's convenient. A person with integrity doesn't just speak the truth, they live it. In this

regard, honesty acts as a moral compass that guides responsible behaviour, helping individuals and families shift from exploitation to stewardship. Families and workplaces often rely on individuals who are honest to manage finances, properties or communal projects. For instance, community-based cooperatives or susu groups, members often select treasurers based on their integrity and honesty.

iii. Trustworthiness is essential for effective management of shared resources as it influences resource use by fostering transparency, accountability and trust, all of which are essential for sustainable and ethical management of resources. When people handle resources with integrity and honesty, they are likely to do the following:

- **Transparent reporting:** When individuals, families and organisations are honest about how much they consume, waste or pollute, it enables better decision-making and policy development. For example, accurate environmental impact assessments like the impact of illegal mining (galamsey) on the environment and water bodies require truthful data to protect ecosystems.
- **Accountability:** Honest leadership ensures that resources are not misappropriated, mismanaged or exploited for personal gain. This is especially important in sectors like mining, forestry and water management, where corruption can lead to environmental degradation and social injustice. Within the family, lack of accountability may lead to unmet goals, bitterness and conflicts among others.
- **Ethical consumption:** Honesty with oneself and others about the true cost of consumption be it social, environmental or economic, can lead to more mindful choices. This includes acknowledging the impact of fast fashion, overconsumption or unsustainable food systems.
- **Trust-building:** In community or family-based resource management, honesty builds trust among members, making it easier to collaborate and share resources fairly.

iv. Hard Work and Industriousness: Hard work is the consistent application of effort and determination to achieve a goal, even when it is difficult or time-consuming. Industriousness is the habit of being diligent, productive and purposeful in one's actions. While hard work is often about intensity, industriousness is more about consistency and smart effort over time. These traits influence resource use in the following ways:

- **Efficiency:** Industrious individuals tend to use time, energy and other resources wisely. They avoid waste and focus on getting the most out of what they have.
- **Innovation:** Hard-working individuals, families and communities often find creative ways to solve problems, which can lead to better tools, systems or methods that conserve resources.
- **Sustainability:** Individuals and families as well as community members who value effort and productivity, are more likely to maintain and care for resources and even relationships, rather than exploit (misuse) or neglect them.
- **Economic Growth:** Societies that cultivate industriousness and hard work, often make better use of human and non-human resources, leading to development and prosperity. The value of hard work is highly esteemed in society as individuals are taught from an early age to contribute to household chores and work towards

self-reliance. This shapes how time and labour are managed within households and communities. For instance, a family may divide roles among members, with each person contributing to farming or trading activities to support collective income. Hard work and industriousness are values which do not just get things done, but shape how we value and manage what we have.

v. Responsibility and Accountability: Responsibility is the value of recognising and accepting the duty to act correctly and fulfil obligations. It is about being dependable and making choices that consider the consequences for oneself and others. Accountability, on the other hand, is the willingness to answer for those actions and owning the outcomes, whether good or bad. These values shape how individuals, families and organisations use resources as follows:

- **Mindful consumption:** Responsible individuals are more likely to use resources like water, energy, time or money wisely, avoiding waste and excess.
- **Transparency and trust:** Individuals and families are accountable to track and report how resources are used. This builds trust and encourages ethical behaviour in families, communities and workplaces.
- **Sustainability:** These values promote long-term thinking. Instead of exploiting resources for short-term gain, responsible and accountable users consider future needs.
- **Improved decision-making:** Accountability encourages reflection and learning from mistakes, leading to better strategies for managing limited resources. In essence, responsibility guides our intentions, and accountability ensures we follow through. When both are embraced, resource use becomes more ethical, efficient and sustainable. Culture and society emphasise being responsible for one's actions, especially in managing family or communal resources. Individuals are expected to use resources judiciously and be accountable for outcomes. For instance, in rural households, the head of the family may be responsible for managing food supplies during the farming season to ensure sustenance through the lean season.
- **Cooperation and Communal Spirit:** Cooperation is the act of working together toward a shared goal, while communal spirit is the sense of unity, mutual support and shared responsibility within a group or community. These values are deeply rooted in many cultures like Ghana's *nnoboa* (traditional cooperative labour groups) which ensured members contribute labour to work on each other's farms, during farming seasons, in rotation to ensure timely planting and harvesting, helping everyone manage their land and time resources effectively. At the workplace, colleagues may pool monies to assist a co-worker in need, reflecting values of cooperation and mutual aid. Cooperation and communal spirit influence resource use such as shared responsibility and reduced waste of resources, collective problem-solving and promote equity and access, etc.

c. How values influence individual and family resource management in Living: Values are the foundation upon which management decisions are made. Values play a very important role in shaping how individuals and families manage their resources. They serve as guiding principles that influence decision-making, priorities and behaviours in daily life. The following are ways values impact family resource management:

- i. **Budgeting and spending habits:** A family that values financial security may prioritise saving over luxury spending. This influences how they allocate income. For example, choosing home-cooked meals over dining out or opting for backyard garden, buying and preserving foods when they are in season to stretch their budget.
- ii. **Time management:** Individuals and families who value education are dedicated to studying or attending workshops. Families that value togetherness may block out time for shared meals or weekend activities, even if it means turning down overtime work.
- iii. **Career and education choices:** Values like ambition or service to others can guide individuals toward specific careers, like choosing teaching over a higher-paying corporate job because of a desire to make a difference in the lives of families.
- iv. **Conflict resolution and decision-making:** In families that value harmony and respect, disagreements are more likely to be resolved through calm discussion rather than confrontation. This affects how decisions are made collectively and how resources are distributed fairly.
- v. **Health and wellness:** A family that values physical well-being might invest in nutritious food, regular exercises, medical check-ups, etc. This shapes how they manage both time and money around health priorities.
- vi. **Sustainability and Environmental Choices:** Families who value sustainability may choose to reduce waste, recycle or use energy-efficient appliances even if it requires more effort or cost.
- vii. **Cultural and Religious Practices:** Values rooted in culture or faith can influence how resources are used for festivals, worship or charitable giving. These practices often shape family routines and financial planning, etc.

Learning Tasks

1. Identify the values that influence resource management among individuals and families living and working together.
2. Explain the importance of values in resource management at home, work and daily life.
3. Explain how values influence individuals and family resource management in Living.

Pedagogical Exemplars

1. Talk for Learning

- a. Ask learners to think-pair-share to discuss values that influence resource management among individuals and families living and working together.
- b. Guide learners to share their views with the whole class

2. Group Work/Collaborative Learning

- a. Ask learners in small groups to brainstorm on the meaning of management.
- b. Guide learners to use stories, narration, riddles, songs, slides and/or videos etc. to further explain how values influence individuals and family resource management in Living.

- c. Ask learners in whole class to discuss the importance of values in resource management in homes, workplace and daily life.

3. Problem-Based Learning

- a. Guide learners in mixed groups surf the internet for Open Educational Resources (OERs), brain-write and use concept maps to describe how the values can apply in resource management to achieve the aspects of the scope of management in living.
- b. Guide learners in cultural/mixed gender groups to conduct a role-play to demonstrate how individual and family values are employed in resource management in living together as a family or work environment.
- c. Ask learners to share their observations for discussion.

Key Assessment

DoK Level 2

1. Identify and describe at least three values needed for the efficient use of available resources.
2. What are the benefits of practicing good values in personal and family resources management in daily life?

Hint



The recommended mode of assessment for Week 2 is Portfolio Assessment for the Academic Year. The Portfolio is to be submitted by week 22. Refer to the Teacher Assessment Manual and Toolkit pages 22–25 for information on how to conduct Portfolio Assessment. Refer to Appendix A which has been provided at the end of the section for the structure and mark scheme/rubrics of the group project.

WEEK 3: CAREER PATHS IN MANAGEMENT IN LIVING: OPPORTUNITIES AND IMPACTS

Learning Indicators

1. Identify career opportunities in Management in living.
2. Analyse the differences and similarities of the various careers and their benefits to the individual, family and society.

FOCAL AREA 1: CAREER OPPORTUNITIES IN MANAGEMENT IN LIVING

Key Concepts

Career opportunities in Management in Living refers to a person's lifelong journey of employment, professional development, and advancement. The careers will be discussed in social services, industrial-based careers and professional occupations.

- a. Social Services:** They are support systems designed to address various social needs and improve the well-being of individuals, families and communities. E.g., cleaning to provide hygiene services.



Event planning



Cleaning

Figure 1.2: Social services

b. Industrial-Based Careers

They refer to job opportunities and professions that are directly related to the manufacturing, production and processing of goods and services in various industries. E.g., catering to provide food and its related services.

**Catering****Entrepreneurship****Figure 1.3: Industrial-Based Careers****c. Professional and Paraprofessional Careers**

A professional career refers to a person's pursuit of employment and advancement in a specific field or profession that requires specialised knowledge, skills and expertise. E.g., teaching and nurturing learners to unearth their potential.

A paraprofessional is an individual who works in a supportive role in educational settings to assist teachers and other educators and childcare services to provide parental care.

**Teaching****Child care****Figure 1.4: Professional and Paraprofessional careers****Learning Tasks**

1. Identify the of career opportunities in management in living.
2. Describe career opportunities in management in living.
3. Discuss ways of encouraging individuals to pursue career opportunities based on their interests, skills, and aspirations regardless of the stereotyping within society.

Pedagogical Exemplars

Teacher Activity

Put learners in mixed-ability groups to observe video/slides/pictures/charts on careers in Management in Living. Encourage learners to surf the internet and other sources to explore the various careers and their socio-economic importance. Guide learners in pairs to discuss careers that they observed and stereotyping within careers. Learners who are not actively participating in the discussion should be encouraged using questioning to assess their understanding. Teachers may use open questioning to draw out their individual views. During class discussion, ask probing questions to assess the understanding level of learners.

1. Experiential/ Project- Based Learning

In groups, observe video/ slide/ pictures/ charts and discuss different management in living careers

2. Talk for Learning approaches

Use Think-Pair-Share / shoulder-to-shoulder talk to identify the careers you like and give reasons for your choices.

3. Managing Talk for Learning

Using think-pair-share, explore the importance of various career opportunities in management in living to the individual and the family.

4. Share your views with the whole class:

Organise a whole class discussion on the importance of management in living to the society. E.g., The importance of the various career opportunities in management in living includes their ability to help individuals and families improve their quality of life and effectively utilise resources to contribute positively to society.

The types of questions asked will reflect the amount of support required or level of stretch required for individual learners. For example,

- a. Identify two careers in Management in Living. Targeted at learners approaching proficiency.
- b. Identify two stereotypical careers in Management in Living and suggest ways for individuals to pursue them. Targeted at learners who are proficient and have a clear understanding and ability to perform tasks.
- c. Reflect on the diversity of selected careers, roles and responsibilities and their importance to society. Targeted at those working at a high level of understanding where they are encouraged to justify their responses.

Key Assessment

The teacher should focus on formative assessments choosing from the following exemplars or create their own formative assessment activities.

DoK Level 2: Identify two stereotypical careers in Management in Living and suggest ways to encourage individuals to pursue such careers.

DoK Level 3: Identify and prepare a well-labelled album of selected careers and present a written report on the following:

- a. List of careers
- b. Description of the careers
- c. Relevance of the careers to society

FOCAL AREA 2: COMPARISON AND BENEFITS OF THE CARERS AND THEIR BENEFITS TO THE INDIVIDUAL, FAMILY AND SOCIETY

Key Comparison of Management in Living Careers: The careers in management in living play very important role in improving individual well-being, supporting family dynamics and enhancing community development. This discussion analyses the differences and similarities among these careers, along with their benefits to the individual, family and society.

Table 1.1 Comparison of Management in Living Career Opportunities

Career Path	Definition	Examples	Main Focus
Social Services Careers	Careers that support individuals and families in solving personal and social challenges.	Social worker, family life educator, community development officer.	Promoting well-being, supporting vulnerable families and individuals.
Professional and Paraprofessional Careers	Careers that require formal education/training to help families manage resources wisely	Consumer educator, early childhood caregiver, home economist	Resource management, education, health, and family support
Industrial Careers	Careers related to producing goods or services using management principles	Hospitality manager, fashion designer, caterer, textile production worker	Providing products/services in food, clothing and shelter industries.

Table 1.2 Similarities of Management in Living Career Opportunities

Key Area	Similarities
1. Purpose and Focus	All careers aim to enhance the quality of life for individuals, families and communities.
2. Human-Centred Services	They involve working directly with people to solve daily living problems (nutrition, housing, care).
3. Resource Management	Emphasise the effective use of resources such as time, money, energy and space.
4. Educational Role	Include training, advising or educating individuals or groups about better living practices.
5. Interdisciplinary Nature	Combine knowledge from nutrition, psychology, sociology, finance, design and health.
6. Ethical Practice	Require professional conduct, confidentiality and respect for diverse backgrounds.

7. Problem Solving	Involve analysing needs and finding solutions to practical family, consumer or social challenges.
8. Communication	Depend heavily on clear communication, both verbal and written, for effective service delivery.
9. Career Flexibility	Allow diverse work settings such as schools, NGOs, hospitals, homes, and industries.
10. Promotion of Well-being	Focus on improving physical, emotional, and social well-being of clients.

Table 1.3 Differences of Management in Living Career Opportunities

Aspect	Social services	Industrial-Based Careers	Professional & Para-professional Careers
Focus	Focus on social support	Focus on material production/service provision	Focus on knowledge and skill development
Career Growth	Often limited but can lead to supervisory roles	Can progress to managerial or entrepreneurial roles	Wide scope including academic, administrative or specialised fields
Job Satisfaction	High for those passionate about helping others	High in dynamic, fast-paced environments	High, especially with opportunities for personal development
Benefit to Society	Directly improves health, hygiene and well-being	Supports economic growth and sustains daily life needs	Educates and nurtures future generations
Common Management Tasks	Scheduling, client care coordination, staff supervision, etc.	Inventory management, service delivery oversight	Curriculum planning, student supervision, resource allocation

a. Key Benefits of Careers**i. Benefits to the Individual**

- **Skill development:** Professionals in these careers gain transferable skills such as leadership, communication and conflict resolution.
- **Personal fulfilment:** Helping others leads to a healthy sense of purpose and job satisfaction.
- **Career advancement:** Many roles offer professional growth and specialisation opportunities.

ii. Benefits to the Family

- **Support systems:** These careers help strengthen family bonds and address issues like parenting, finances and health.
- **Education and empowerment:** Families are equipped with knowledge and resources to make informed decisions.
- **Crisis intervention:** Professionals assist in times of stress, such as abuse, financial hardship or mental health crises.

iii. **Benefits to Society:** Well-managed individuals and families contribute to societal progress in the following areas:

- **Social stability:** These careers promote healthier, more educated and empowered communities which leads to functional communities and reduced social problems.
- **Reduced inequality:** Professionals work toward equity in access to education, health and social services.
- **Economic contribution:** They indirectly boost productivity by supporting individuals and families in becoming more self-reliant and stable thereby ensuring economic growth and sustainable development.

b. **Skills and Work Ethics of Career Opportunities in Management in Living**

i. **Skills Required in Career Opportunities**

Skills refer to the essentially practical abilities, knowledge and competencies that individuals need to effectively perform their duties and provide high-quality services to individuals, families and communities. For instance, in family and consumer sciences careers or family counsellors and home management specialists require skills such as interpersonal and counselling skills, conflict resolution, empathy and emotional intelligence, organisational skills, knowledge of family dynamics and human development. It also involves work ethics such as respect for family values and diversity, compassion and non-judgmental attitude, patience and understanding and professionalism and reliability, etc.

- **Hard Skills (Technical Skills) in Careers:** Management in living careers (such as home management, hospitality, catering, interior design, social services, and early childhood care givers) involves various hard or technical skills that are essential for effective performance. These are specific, teachable abilities or knowledge sets acquired through training, education or practice.

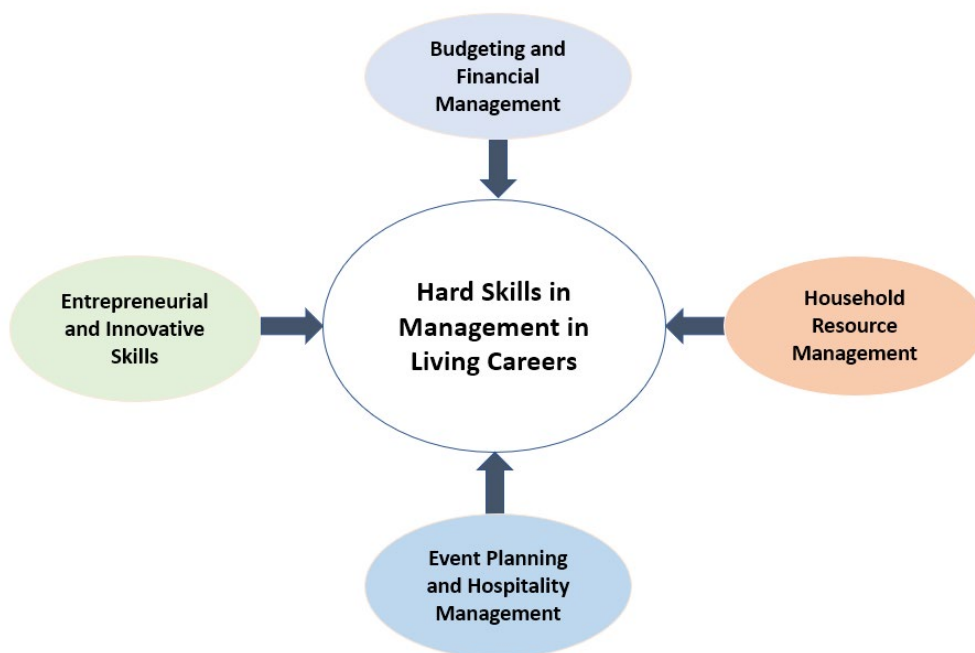


Figure 1.5: *Concept Map of Hard/Technical Skills*

- **Soft Skills in Careers:** Soft skills are interpersonal, emotional and cognitive abilities that enable individuals to interact effectively with others and manage daily tasks efficiently. In Management in Living careers such as home management, hospitality, early childhood care, social work or family life education, the following soft skills are essential for building relationships, managing responsibilities and ensuring well-being.

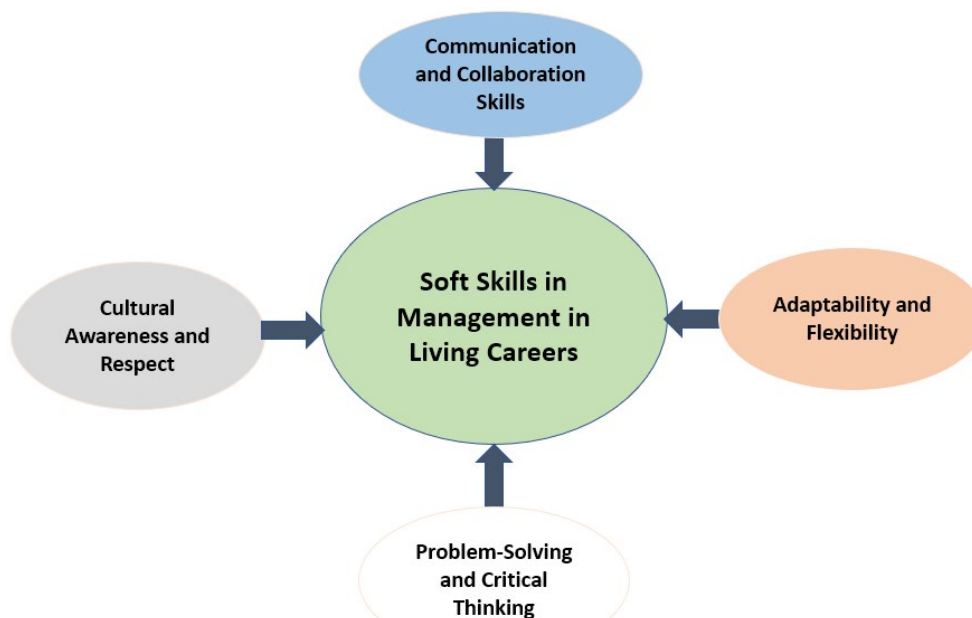


Figure 1.6: *Concept Map of Soft Skills*

Table 1.4 Classification of Skills in Management in Living Careers

Skill Category	Skills	Application
Cognitive/Thinking Skills	Critical thinking, problem-solving, decision-making and analytical skills	Used in planning, analysing resource use and solving family or consumer issues.
Interpersonal/Human Relations Skills	Empathy, teamwork, negotiation, counselling, conflict resolution.	Needed when working with clients, families, teams or community groups.
Communication Skills	Verbal and written communication, listening, presentation and advocacy.	Important for teaching, counselling, reporting and marketing.
Managerial/Organisational Skills	Time management, planning, budgeting, monitoring and coordinating.	Essential for running programs, projects, homes or businesses efficiently.
Technical/Practical Skills	Sewing, cooking, budgeting software, digital design, nutrition planning and interior organisation.	Applied in food preparation, fashion design, consumer education and home improvement.
Leadership and Supervisory Skills	Delegation, team motivation, strategic planning, supervision and accountability	Used when managing staff, leading community projects, or supervising households and services

Entrepreneurial/Innovative Skills	Creativity, product development, risk-taking, marketing and business management.	Useful in starting and managing businesses in clothing, catering and childcare, etc.
Ethical and Professional Skills	Confidentiality, integrity, respect for diversity and professional conduct.	Required in all areas to maintain trust, ensure fairness and follow ethical guidelines.
Technological and Digital Skills	Computer literacy, data management, use of digital tools (e.g., for budgeting, presentations).	Important for record-keeping, online communication and teaching or managing services effectively.

ii. Careers, Skills and Work Ethics in Management in Living

Management in Living refers to the application of knowledge and skills to effectively plan, organise and coordinate household and career-related responsibilities to improve quality of life. Each career within Management in Living requires a distinct combination of practical skills and healthy ethical practices. Professionals in these fields must uphold values such as respect, responsibility and integrity while demonstrating competencies that meet the diverse and evolving needs of individuals, families and communities. Table 1e presents some of the skills and ethics required of some careers.

Table 1.5 Careers and their Recommended Skills and Work Ethics

Career Path	Recommended Skills	Expected Work Ethics
Home Manager / Household Manager	Budgeting and resource management Meal planning Scheduling and organising household tasks Communication and negotiation	Responsibility Trustworthiness Time consciousness Respect for privacy
Interior Decorator	Design principles (colour, balance, space use) Technical drawing and software use Client communication	Attention to detail Integrity Client focus Creativity with discipline
Family Life Educator / Counsellor	Counselling techniques Communication and interpersonal skills Conflict resolution Cultural awareness	Confidentiality Empathy Integrity Respect for diversity
Laundry and Clothing Technician	Fabric identification Stain removal techniques Machine operation Clothing repair and construction	Precision Cleanliness Hardworking Respect for client belongings
Social Welfare Officer	Case documentation and reporting Crisis management Home visitation skills Collaboration with agencies	Confidentiality Dedication Advocacy spirit Honesty

Event Planner	Budgeting and logistics Vendor coordination Decoration and layout design Time and risk management	Organisational commitment Creativity Adaptability Punctuality
Early Childhood Educator	Child development knowledge Planning educational play activities First aid and child safety Emotional intelligence	Patience Care and compassion Commitment to child development Confidentiality, etc.

Learning Tasks

1. Analyse the differences and similarities of the various careers in management in living.
2. Discuss how individuals, families and societies derive benefits from management in living careers.
3. Discuss the skills and work ethics required for careers in Management in Living.

Pedagogical Exemplars

1. Experiential/ Project- Based Learning

- a. Guide learners in groups, observe video/pictures/charts of different careers to: Analyse the differences and similarities of the various careers in management in living.
- b. Ask learners in the groups to discuss how individuals, families and societies derive benefits from management in living careers.
- c. Guide learners to share their findings using the panel discussion method.

2. Talk for Learning approaches

- a. Ask learners to Think-Pair-Share / shoulder-to-shoulder talk to outline some similarities and differences that can be found in named careers.
- b. Ask learners to share their views for whole class discussion.

3. Collaborative Learning/Group Work

- a. Ask learners in friendship group/gender-based groups (if possible) to identify the skills and work ethics of the various career opportunities in management in living.
- b. Guide learners to share their views using the “say something” strategy.

Key Assessment

DoK Level 4

1. Describe **two** careers in Management in Living indicating at least two similarities, differences and benefits of each one to the individual, family and society
2. Create a concept map that demonstrates specific skills and work ethics that are required for an effective performance when applied to the two specific career paths listed in (a).

Hint

The recommended mode of assessment for Week 3 is Group Project. This should be submitted in Week 10. Refer to Teacher Assessment Manual and Toolkit pages 27–29 for how to conduct Project-Based Assessment. Refer to Appendix B which has been provided at the end of the section for the structure and rubrics of the group project.

Section 1 Review

This section offers a comprehensive foundation in personal and family resource management introducing learners to the core principles of effective management in daily life. It emphasises the value of planning, decision-making and the integration of personal and family values to meet every day needs and long-term goals. Through a structured weekly breakdown from exploring the scope of management, examining values in family life, to identifying career opportunities, learners gain both conceptual understanding and practical skills. The section also promotes inclusive and differentiated pedagogy, encouraging active, collaborative and problem-based learning approaches while addressing the diverse needs of all learners, including those with special needs. Assessment strategies are varied and aligned with curriculum standards, focusing on continuous evaluation through classwork, quizzes, homework and a comprehensive portfolio. With the integration of GESI, SEL and differentiation in the pedagogical and assessment strategies, the emphasis was on the formative assessment and the end goal of providing information about learners' progress in terms of their holistic development. Assessment activities included: role plays, peer-editing critique, oral responses among others. This section will help build learners' confidence and ability to accommodate, be responsible and solicit support from others when managing personal and family situations. Ultimately, this section equips learners with life skills essential for personal development, family well-being and future professional growth.

Additional Reading and Teaching/learning resources

- Concept maps on scope importance and career opportunities of Management in Living
- Prepared videos or YouTube videos and PowerPoint slides on the scope importance and career opportunities of Management in Living.
- Texts on the scope importance and career opportunities of Management in Living.
- Chart and concept maps and videos of the daily management situations.
- Picture and Open Educational Resources on the various careers in Management in Living about family services, community services, industrial services and professional occupations.
- Projector, Computer and Mobile phone.
- Cardboard paper and sticky notepad.
- Resource persons.



APPENDIX A: Sample Portfolio Assessment and Mark Schemes

Task: Prepare and submit a comprehensive portfolio showcasing your work throughout the academic year. This portfolio should include a selection of exercises and assignments, project work, reflective pieces, as well as your mid-semester and end-of-semester examination papers.

Structure and Organisation of the Portfolio

As part of the structure of the portfolio assessment, make sure the following information has been provided:

1. Cover Page with:
 - a. Learner's name
 - b. Class
 - c. Subject
 - d. Period/date, etc.
2. Table of Contents which has the list of items included with page numbers.
3. Brief description/background of items such as background information for each included artefact, etc.

Learners' work to be included in the Portfolio

1. Clearly explain the purpose of the portfolio and its various components to the learners. Provide examples and templates for each section to guide them in their work.
2. Set up regular review sessions, every 4 weeks, to monitor learners' progress. During these checkpoints, they offer feedback and guidance to help them improve their portfolios.
3. Share the scoring rubrics with the learners and thoroughly explain how their work will be evaluated.

Set the final due date for portfolio submission in Week 22 of the academic calendar. Offer a grace period for learners to make revisions based on the final feedback they receive.

Mode of Submission/Presentation

1. Clearly inform all learners of the final deadline for portfolio submission to ensure that all work is completed and submitted on time.
2. Learners should organise their portfolios in a clear and logical manner, with each section clearly labelled and easy to access.
3. Learners may submit their portfolios either in physical form or via the school's online submission system.
4. For digital submissions, learners should upload their portfolios either as a single file or in a well-organised folder within the online platforms.
5. Ensure the portfolio contains all required components: assignments, projects, quizzes, tests, reflective pieces, mini-research work, as well as mid-semester and end of semester examination papers, etc.

Scoring rubric/Marking Scheme

Learner's pieces of work	Items	Marks per item	Total Marks
Assignment/Exercise	2	1 mark each	2 marks
Project works (individual/Group)	2	2.5 marks each	5 marks
Mini – project work (week 21)	1	2 marks	2 marks
Reflective Piece (week 13)	1	2 marks	2 marks
Mini – research work (week 10)	1	2 marks	2 marks
Mid – semester Examination Papers	2	2 marks each	4 marks
End of Semester Examination	1	3 marks	3 marks
Total Marks			20 marks

Feedback Strategy

1. Schedule regular meetings to review learners' progress, set new goals, and make any necessary adjustments to their learning strategies.
2. Provide helpful comments throughout the learning process to support learners development. Ensure that learners clearly understand how to use this feedback to continually improve their work and achieve better results.



APPENDIX B: Sample Group Project Work

Project Task

Plan and organise a community event to apply the principles of management such as planning, organising, leading, and evaluating.

Rubric for Group Project

Criteria	Excellent - 5 marks	Very good - 4 marks	Good - 3 marks	Satisfactory - 2 marks	Needs improvement - 1 mark
Content/ concept Under- standing	Demonstrates at least 4 understanding of management principles; effectively applies concepts of planning, organizing, leading, and evaluating throughout the project with evidence.	Demonstrates at least 3 understanding of management principles; effectively applies concepts of planning, organizing, leading, and evaluating throughout the project without evidence.	Demonstrates at least 3 understanding of management principles; but do not effectively apply the concepts of planning, organizing, leading, and evaluating throughout the project and without evidence.	Demonstrates at least 2 understanding of management principles; but do not effectively apply the concepts of planning, organizing, leading, and evaluating throughout the project and without evidence.	Demonstrates at least 1 understanding of management principles; but do not effectively apply the concepts of planning, organizing, leading, and evaluating throughout the project and without evidence.
Collaboration and Teamwork	Demonstrate any 5 collaborative and teamwork skills Respect for others' views, support for others, taking responsibility, tolerating, resolving conflict	Demonstrate any 4 collaborative and teamwork skills Respect for others' views, support for others, taking responsibility, tolerating, resolving conflict	Demonstrate any 3 collaborative and teamwork skills Respect for others' views, support for others, taking responsibility, tolerating, resolving conflict	Demonstrate any 2 collaborative and teamwork skills Respect for others' views, support for others, taking responsibility, tolerating, resolving conflict	Demonstrate any 1 collaborative and teamwork skills Respect for others' views, support for others, taking responsibility, tolerating, resolving conflict

Communi- cation skills	Exhibit any 5 of these; Audible voice, keeping eye contact, paying at- tention to audience, use of gestures, presenting without script	Exhibit any 4 of these; Audible voice, keeping eye contact, paying attention to audience, use of gestures, presenting without script	Exhibit any 3 of these; Audible voice, keeping eye contact, paying at- tention to audience, use of gestures, presenting without script	Exhibit any 2 of these; Audible voice, keeping eye contact, paying at- tention to audience, use of gestures, presenting without script	Exhibit any 1 of these; Audible voice, keeping eye contact, paying at- tention to audience, use of gestures, presenting without script
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Total marks =15 marks

SECTION 2: APPLYING MANAGEMENT PRINCIPLES AND MOTIVATORS FOR QUALITY LIVING

Strand: Personal and Family Resource Management

Sub-Strand: Management Principles for Quality Living

Learning Outcomes

1. Evaluate the application of management principles in enhancing quality living through everyday activities.
2. Analyse the application of management motivators to enhancing family life and quality living.

Content Standards

1. Demonstrate knowledge and understanding of management principles and their relevance to improving quality living.
2. Demonstrate the ability to apply and evaluate the impact of applying management motivators on improving family well-being and achieving quality living.

Hint



Mid-Semester Examination for the first semester is in Week 6. Refer to Appendix C for a Table of Specifications to guide you in setting the questions. Set questions to cover all the indicators covered for at least weeks 1 to 5.

INTRODUCTION AND SECTION SUMMARY

This section explores how foundational management principles and motivators can be applied to everyday activities to enhance personal and family life. Learners will evaluate how structured planning, goal setting, decision-making and motivation contribute to achieving quality living and family well-being. They will also analyse how motivation, both internal and external, can influence goal attainment and family harmony. Learners understanding and applying these concepts, will gain practical strategies for managing life more efficiently, ultimately fostering a balanced and fulfilling lifestyle. Through group discussions, exercises, peer evaluations and a mid-semester assessment, students will demonstrate their understanding of these principles and their practical relevance. These activities are designed to deepen understanding and ensure measurable progress in applying management knowledge for improved living outcomes.

The weeks covered by the section are:

Week 4: Applying Resource Management for Everyday Living and Family Well-being

Week 5: Managing Life for Goal Achievement and Well-being

Week 6: Applying Motivation in Daily Living and Family Care

Week 7: The Role of Motivators in Everyday Living**SUMMARY OF PEDAGOGICAL EXEMPLARS**

A variety of pedagogical exemplars are used in this section to actively engage learners in understanding and applying management principles and motivators for quality living. Through group work and collaborative learning in mixed gender and ability groups, students analyse visual materials such as slides, charts, concept maps, PowerPoint presentations and texts to build foundational knowledge. Experiential and problem-based strategies such as role-play, video analysis and field visits allow learners to explore real-life applications of management concepts. Project-based and panel discussion approaches encourage teamwork in diverse groups, reflecting different cultural, ethnic and gender backgrounds, while fostering inclusive dialogue and critical thinking. These methods not only enhance understanding of content standards but also promote the evaluation and application of management principles and motivators in daily personal and family life. The teacher should encourage active participation of learners with special educational needs (SEN) and ensure that reasonable accommodation and adaptation are made to accommodate all learners. The teacher is also encouraged to incorporate GESI, SEN, SEL, the 21st Century skills, Core National Values and ICT in the lesson delivery, to make it more interactive, inclusive and learner focused.

ASSESSMENT SUMMARY

Assessment for this integrates multiple Depth of Knowledge (DoK) levels to evaluate students' conceptual understanding and extended critical thinking. To evaluate learners' knowledge, understanding and skills on the concepts under this section, there is the need for the teacher to use varying assessment strategies to differentiate among the various levels of Depth of Knowledge (DoK) taking into consideration, as outlined in the Management in Living Teacher Manual and Senior High School/ Senior High Technical School/Science Technology Engineering and Mathematics (SHS/SHTS/STEM) Curriculum and Assessment Manual. Assessment activities in this section include class exercises, group discussions, report writing, case studies, role play and portfolio building. The mid semester assessments are comprised of multiple-choice and essay components.

The assessment activities should be aligned with content standards, learning indicators and pedagogical activities. Examples of assessment tasks have been outlined in the section to serve as a guide to the teacher.

WEEK 4: RESOURCE MANAGEMENT FOR EVERYDAY LIVING AND FAMILY WELL-BEING

Learning Indicators

1. Discuss the focus of personal and family resource management in everyday living
2. Describe the characteristics of management and their implication.

FOCAL AREA 1: THE FOCUS OF MANAGEMENT

Key Concepts

The focus of management can vary based on the individual, family and society or organisation. Effective and efficient management integrates the focus areas to create a functioning system to achieve its goals, mission, and objectives. The focus areas include:

1. Identifying needs and wants: Focusing on identifying and understanding the needs and wants of the individual, family, and society, can help make informed decisions to enhance satisfaction and loyalty as well as achieve sustainable growth and development.
2. Using available resources judiciously: This is a crucial focus of management as it directly impacts the efficiency, productivity, and overall success of the individual, family and society or organisation.
3. Various activities (planning, implementing, and evaluating actions): Incorporating planning, implementing, and evaluation as ongoing and interconnected activities, families can adapt to changing circumstances, improve performance, and achieve their long-term objectives effectively.
4. Decision making: This is a critical function of management that involves analysing information, considering various alternatives, and choosing the best course of action to achieve individual, family, and societal or organisational objectives. Effective decision-making ensures that resources are used efficiently, and risks are managed appropriately.
5. Communication: Effective communication is vital for coordination, collaboration, and the achievement of common goals in the family. It fosters a positive family living and work environment that contributes to long-term success and sustainable growth and development.

Learning Tasks

1. List the areas within the focus of management.
2. Discuss factors that affect management in our daily life.

Pedagogical Exemplars

Teacher Activity

Put learners in mixed ability and mixed gender groups and ask them to share their views on the focus of management. Encourage learners to discuss situations that will require management in their lives and factors that affect management. Ask learners to orally present their findings

to the whole class for discussion. Promote peer tutoring and encourage tolerance of diverse opinions during presentations and discussions.

Collaborative Learning/Group Work

Learners should work in groups to share ideas and discuss situations that will require management in their lives and the factors that affect management.

E.g. Situations

- a. Financial Management: Budgeting income to cover expenses such as food, education and healthcare.
- b. Time Management: Balancing work, school and leisure activities within the family.
- c. Resource Allocation: Managing limited resources like food, water and electricity to meet family needs, etc.

E.g. Factors

- a. Family size and structure
- b. Cultural or social norms
- c. Economic status and education
- d. Skills of family members

Groups should share their findings with their classmates. Teachers should ask probing questions to assess learners understanding of the concept. The types of questions asked will reflect the amount of support required or level of stretch required for individual learners. For example,

- a. Identify three key areas of the Focus of Management. Targeted at learners approaching proficiency.
- b. Explain the meaning of the focus of management and areas in their lives that may require management. Targeted at learners who are proficient and have a clear understanding and ability to perform tasks.
- c. Analyse a given case study to explain the factors that may affect one of the key areas of the focus of management. Targeted at those working at a high level of understanding where they are encouraged to justify their responses.

Key Assessment

The teacher should focus on formative assessments choosing from the following exemplars or create their own formative assessment activities.

DoK Level 2: In pairs/groups explain the meaning of the focus of management and give at least two situations that demand management.

DoK Level 3: Case Study: Mr & Mrs Happy are both employed in professional jobs. At the same time, their three children attend school and participate in extracurricular activities which adds up to their school fees. Produce a written report explaining the factors that might affect resource management (time, and money) in this family.

FOCAL AREA 2: CHARACTERISTICS OF MANAGEMENT

Key Concepts

Management is a multifaceted discipline that involves planning, organising, directing, and controlling resources to achieve goals effectively and efficiently. Some key characteristics of management include:

1. **Identification of needs and set goals:** This process involves understanding the current situation, recognising what is lacking, and defining the desired outcomes to be achieved as an individual, family or society. E.g., feeding, education, clothing, accommodation, health and transportation.
2. **Assessment of resources available:** It involves evaluating and understanding the resources at the disposal of the individual, family and society or a team. E.g., financial, human, technological, and material resources.
3. **Identifying limitations of available resources:** Acknowledging and understanding the constraints posed by resource limitations is essential for making informed decisions and planning strategies that align with the individual, family, and society capabilities. E.g., It promotes the setting of realistic goals and effective allocation of resources.
4. **Ability to anticipate/predict future occurrences:** Anticipating the future involves making educated guesses and projections based on available information and trends. Leaders and managers who possess this characteristic can proactively plan and respond to potential challenges and opportunities. This process includes strategic planning, risk management and adapting to change.
5. **Coordinate what is needed at the right time:** It involves synchronising various resources, tasks, and activities in a way that ensures they are available and executed when required to achieve individual, family, and societal goals. This process promotes optimal resource utilization, minimising delays, and meeting deadlines.
6. **Reconcile differences between needs, wants and the available resources:** It involves finding a balance between what is necessary, what is desired, and what can realistically be achieved with the resources at hand. This process includes identifying priorities, assessing available resources, and aligning set goals.

Pedagogical Strategies

Teacher Activity

Put learners in mixed groups and ask them to share their ideas and views on the characteristics of management. As part of the group work, allocate roles and duties to group members and regularly rotate them among learners. Ask learners to orally present their findings to the whole class for discussion. Promote peer tutoring and encourage tolerance of diverse opinions during presentations and discussions.

Ask learners in each group to produce a written report outlining the characteristics of management.

Collaborative Learning/Group Work

Provide learners with appropriate learning materials. They should work in groups to share ideas and discuss the characteristics of management. Groups should produce a written report to include the following characteristics.

- a. Assessment of needs available (in meeting goals)
- b. Identify the limitation of available resources.
- c. Ability to anticipate/predict future occurrences.
- d. Coordinate what is needed at the right time.
- e. Reconcile differences between needs, wants and the available resources.

The report should be used as a basis to share their findings with their classmates. Teachers should ask probing questions to assess learners understanding of the concept. The types of questions asked will reflect the amount of support required or level of stretch required for individual learners. For example,

- a. Identify two characteristics of management. Targeted at learners approaching proficiency.
- b. Explain characteristics of management and relate them to everyday living. Targeted at learners who are proficient and have a clear understanding and ability to perform tasks.
- c. Explain the implications of the characteristics of management on daily life activities. Targeted at those working at a high level of understanding where they are encouraged to justify their responses.

Key Assessment

The teacher should focus on formative assessments choosing from the following exemplars or create their own formative assessment activities.

DoK Level 2: Describe two characteristics of Management in Living (orally or in written format).

DoK Level 3: Describe at least three characteristics of Management in Living and relate them to everyday activities (in written format). Discuss the implications of the characteristics of management in daily life situations.

Hint



*The recommended assessment mode for Week 4 is a **case study**. Refer to the Teacher Assessment Manual and Toolkit pages 25 – 26 for more information on how to conduct case study. Refer to the item under DoK level 3 of the key assessment in focal area 1 as an example of a case study task.*

WEEK 5: APPLY MANAGEMENT PROCESSES FOR GOAL ACHIEVEMENT AND WELL-BEING

Learning Indicator: Apply management processes in everyday activities to achieve personal and family goals and promote healthy living.

FOCAL AREA 1: MANAGEMENT PROCESSES

Key Concepts

Management Processes are directed towards the effective use of resources in the achievement of goals. They include planning, organising, controlling and evaluating activities and resources to make informed decisions and maintain balance in daily life. Effective communication and decision-making are core elements within these processes.

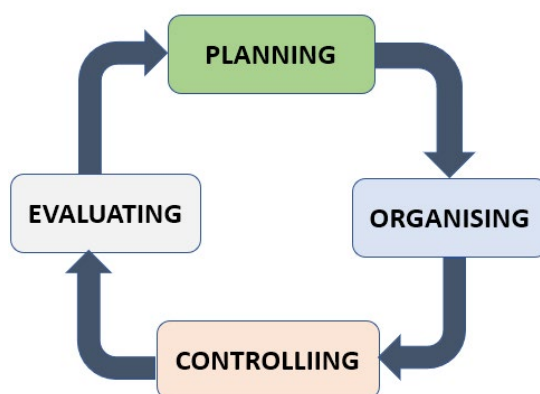


Figure 2.1: Management Process

a. Planning

This is the stage where needs and wants are identified, goals are set, resources like skills and strengths of family members are identified and strategies are developed. For example:

- i. A family planning to improve their diet might set a goal to eat more vegetables and fruits and eat on time. A weekly meal plan will be created to indicate specific mealtimes and meals to be eaten as well as ingredient list to support the goal.
- ii. Also, individuals and families aiming to reduce electricity bills plans to switch off appliances when not in use, do bulk ironing and invest in energy-efficient bulbs.

b. Organising

The organisation stage involves resource allocation and responsibilities are shared based on identified strengths, resources such as time, money, skills are arranged and to carry out the plan.

- i. For instance, the family organises their kitchen and sets out time for preparing meals in advance and gets a lunch bag to carry healthy snacks to be in work or school on time and still meet the dieting goal.

- ii. Also, a family assigns roles such as one person tracks electricity usage, others do the ironing and another handles shopping for energy-saving items.

c. Implementing, Checking and Controlling

This is the action stage of which plans are implemented ensuring members perform their roles effectively.

- i. For example, the family follows the meal plan, cooks at home, packs healthy snacks and avoids junk food.
- ii. Also, the individual or family begins turning off lights when leaving rooms, iron all clothes to be used within the week, buy energy saving bulbs and monitors their monthly electricity usage. After checking the workload, two members are rather assigned to the task each week due to the workload.

d. Evaluating

The evaluation is carried out after implementation and the results are reviewed to find out if roles were fairly distributed and executed appropriately, goals were met according to set standards. For example

- i. The family checks if energy levels and health have improved and adjusts the meal plan if needed.
- ii. The individual or family also compares electricity bills before and after the changes. If savings are made, they may expand efforts to water conservation.

FOCAL AREA 2: APPLY THE MANAGEMENT PROCESSES IN DAILY ACTIVITIES

Key Concepts

Table 2.1 Steps and Strategies to Implement the Management Process

1	Goal setting	Clearly defining the educational goal for instance adjusting personal habits to enhance academic achievement and success in examination.
2	Planning	Develop comprehensive plans and strategies to achieve the educational goals e.g. design a personal study timetable and allocate learning resources
3	Organising	Efficiently organise learning resources, study mates, and study table and chair to support learning, assigning roles and responsibilities, and creating an optimal learning environment.
4	Implementing	Ensure proper allocation and utilisation of resources, such as finances, technology, and learning materials, to facilitate the learning process and maximise outcomes
5	Evaluating	Regularly monitor progress and provide timely feedback to study mates, celebrate successes and address any issues promptly to maintain momentum toward the academic goal

Learning Tasks

1. Discuss management processes that apply in daily life.
2. Identify specific daily activities that apply different Management Processes and share ideas.
3. How will you implement management processes in your daily activities to achieve your target goals in various aspects of your life?

Pedagogical Exemplars

Teacher Activity

Put learners in mixed groups to discuss management processes that apply in daily life and identify specific daily activities that may apply different management processes. Encourage learners to identify a situation/s and demonstrate how management processes could be used to address it. Ask groups to feedback their ideas:

The types of questions asked will reflect the amount of support required or level of stretch required for individual learners. For example,

- a. Identify two Management Processes. Targeted at learners approaching proficiency.
- b. Create a concept map or role playing to explain management processes linked to specific examples. Targeted at learners who are proficient and have a clear understanding and ability to perform tasks.
- c. Building a portfolio to include all the key concepts and how they can be applied to everyday life. Targeted at those working at a high level of understanding where they are encouraged to justify their responses.

Learners should produce a group presentation on the situation/s they have identified. The student presentation should show the management processes of planning and organising, implementation and evaluation

Group work/Project based learning approaches: In mixed groups discuss management processes. E.g., the management process is directed towards effective use of resources in the achievement of goals. Ask learners to orally present their findings to the whole class for discussion. Promote peer tutoring and encourage tolerance of diverse opinions during presentations and discussions.

Experiential/Problem-Based Learning: In mixed groups watch a video/role play/ and discuss the processes of management. Build on what others say to identify a management situation and demonstrate how to apply the management processes to resolve it

E.g.,

- a. Planning: Identifying the needs, skills and strengths of family members.
- b. Organising: Assigning tasks based on these strengths.
- c. Implementing (Controlling): Ensuring family members perform their roles effectively.
- d. Evaluating: Reviewing whether roles are distributed fairly or adjusted, if necessary

Key Assessment

The teacher should focus on formative assessments choosing from the following exemplars or create their own formative assessment activities.

DoK Level 2: Create a concept map to illustrate the management processes with specific examples.

DoK Level 3: In groups, role-play a daily life situation that depicts management processes. The role plays should cover the management processes of planning and organising, implementation and evaluation.

Allocate different role play situations to the groups and provide feedback

DoK Level 4

1. Identify a specific daily activity and apply different management principles to carry it out and present a report for a class discussion.
2. Build a portfolio using samples of group works and presentations on management principles for quality living.

Hint



*The recommended assessment mode for Week 5 is **role play**. See the Teacher Assessment Manual and Toolkit pages 68 – 70 for more information on how to conduct role play. Refer to the item under DoK level 3 of the key assessment as an example of a role play task.*

WEEK 6: APPLYING MOTIVATION IN DAILY LIVING AND FAMILY CARE

Learning Indicators

1. *Identify the motivators of management in everyday life.*
2. *Evaluate the impact of applying management motivators to improve family well-being and quality living.*

FOCAL AREA 1: MOTIVATORS OF MANAGEMENT

Key Concepts

- a. The Concept of Motivators of Management: Motivators of Management refer to the factors or elements that inspire and encourage managers to perform their roles effectively to achieve success. These include needs, wants, goals, values, standards and events. Applying motivators of management in daily life can help to achieve personal, family and societal goals, improve productivity and maintain a positive approach.
 - i. **Needs:** Needs are the basic requirements that individuals/families/managers strive to fulfil in their personal and professional lives. These can include physiological needs (e.g., food, clothing, shelter, job security, income, etc.), social needs (e.g., recognition, belonging, etc.) and self-fulfilment needs (e.g., achieving one's full potential). Maslow's Hierarchy of Needs is often referenced in understanding how these needs influence managerial motivation.
 - ii. **Wants:** Wants are more specific desires or preferences that go beyond basic needs. For individuals and families, wants may include fashionable clothes, latest Smartphone or Gadgets, luxurious cars and accessories, etc. For managers, these might include the desire for career advancement, access to leadership training, or the ability to lead high-profile projects. While needs are essential, wants add a layer of aspiration that can fuel higher levels of performance.
 - iii. **Goals:** Goals are clear targets or outcomes that individuals/families/managers aim to achieve. These can be personal (e.g., being the best in class, becoming a department head) or group or organisational (e.g., owning a family house by the end of the year, attaining 100% excellence as a class after WASSSCE, increasing sales by 15% in a quarter, etc.). Goal setting provides direction, encourages focus, and enhances persistence, especially when goals are specific, measurable, attainable, relevant and time-bound (SMART). E.g., a student saving for higher education will allocate more money to tuition fees than entertainment.
 - iv. **Values:** Values are the core beliefs and ethical standards that guide behaviour and decisions. An individual/family/manager driven by integrity, fairness and transparency will be motivated to uphold these principles in all their activities, contributing to a positive personal/group/family/organisational culture and long-term success. E.g., A person who values financial security will prioritise saving over impulse buying.
 - v. **Standards:** Standards refer to the benchmarks or criteria for performance and behaviour that individuals/families/managers set for themselves and others. High

personal and professional standards often lead to consistent performance, quality output and accountability.

- vi. **Events:** Events, both internal and external, positive and negative, can also act as motivators. These include negative events (sudden illness of a family member, loss of job, economic changes, and industry shifts). Positive events (e.g., arrival of a baby, promotions and a successful product launch) can boost morale and motivation. E.g., an upcoming wedding or medical emergency may shift financial priorities, etc.

b. Ways to apply the motivators in daily life:

- i. **Goal Setting:** Set clear and achievable goals. Break them down into smaller, manageable tasks and create a plan to accomplish them. This will give a sense of direction and motivation to work towards objectives.
- ii. **Recognising Personal Needs:** Identify personal needs and desires. Understanding what drives, people and brings them joy will help them to stay motivated and focused on activities that align with their passions.
- iii. **Time Management:** Manage time effectively by prioritising tasks and eliminating distractions. Setting specific timeframes for completing tasks can create a sense of urgency and keep people on track.
- iv. **Positive Reinforcement:** Celebrate achievements and milestones, no matter how small. Positive reinforcement can boost confidence and motivation to keep moving forward.
- v. **Seeking Support:** Seek support from friends, family, or mentors. Share goals with them and seek their encouragement and feedback. A strong support system can help people stay motivated during challenging times.
- vi. **Embracing Challenges:** Embrace challenges as growth opportunities rather than viewing them as obstacles. Adopting a proactive and positive attitude toward challenges can boost resilience and determination

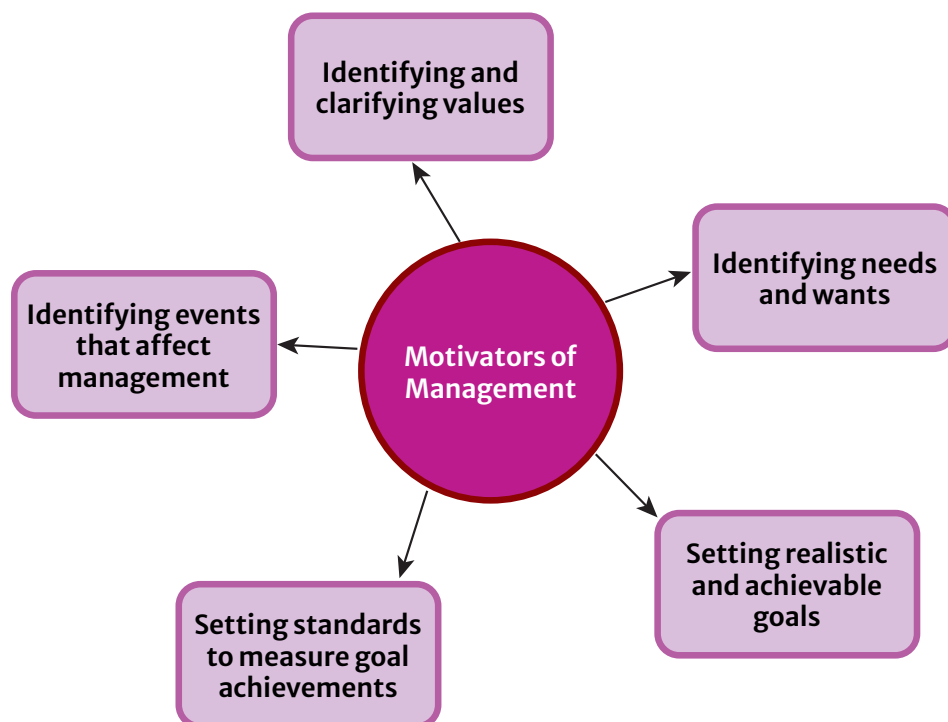


Figure 2.1: *Motivators of Management*

Learning Tasks

1. Review the characteristics of management
2. Discuss the concept of management motivators
3. Discuss ways to apply the motivators in daily life

Pedagogical Exemplars

Teacher Activity

Encourage learners to discuss the Motivators of Management and how they influence the family management processes. Provide appropriate learning materials to learners such as slides, charts, concept maps, PowerPoint to enable them to review the lesson on characteristics of management and create the connection between the characteristics and motivators of management. Examples of the connections could include identification of goals/goal setting, co-ordinating what is needed at the right time, time management, predicting future requirements.

Group Work/ Collaborative Learning

In mixed groups, observe slides, charts, concept maps, PowerPoint or text to:

- a. Explain motivators and their role in decision-making and resource management.
- b. Discuss examples of motivators and their practical application in everyday life.

Group Work

In mixed groups, discuss how different motivators influence decision-making, such as budgeting, time management and conflict resolution, etc.

FOCAL AREA 2: THE IMPACT OF APPLYING MANAGEMENT MOTIVATORS

Key Concepts

- a. Management motivators refer to the factors that encourage individuals or groups to take initiative, maintain efficiency, and achieve goals in household, career or social management contexts.
- b. **Types of Management Motivators**
 - i. Intrinsic Motivators: Internal rewards such as satisfaction, self-esteem and sense of accomplishment.
 - ii. Extrinsic Motivators: External rewards like praise, income, promotions or recognition.
 - iii. Social Motivators: Desire to meet family expectations, peer approval or societal standards.
 - iv. Cultural/Religious Motivators: Influences from beliefs, traditions and moral obligations.
- c. **Positive Impacts of Applying Management Motivators**

Applying management motivators in daily life inspires individuals to plan effectively, use resources wisely and achieve personal and family goals with greater satisfaction.

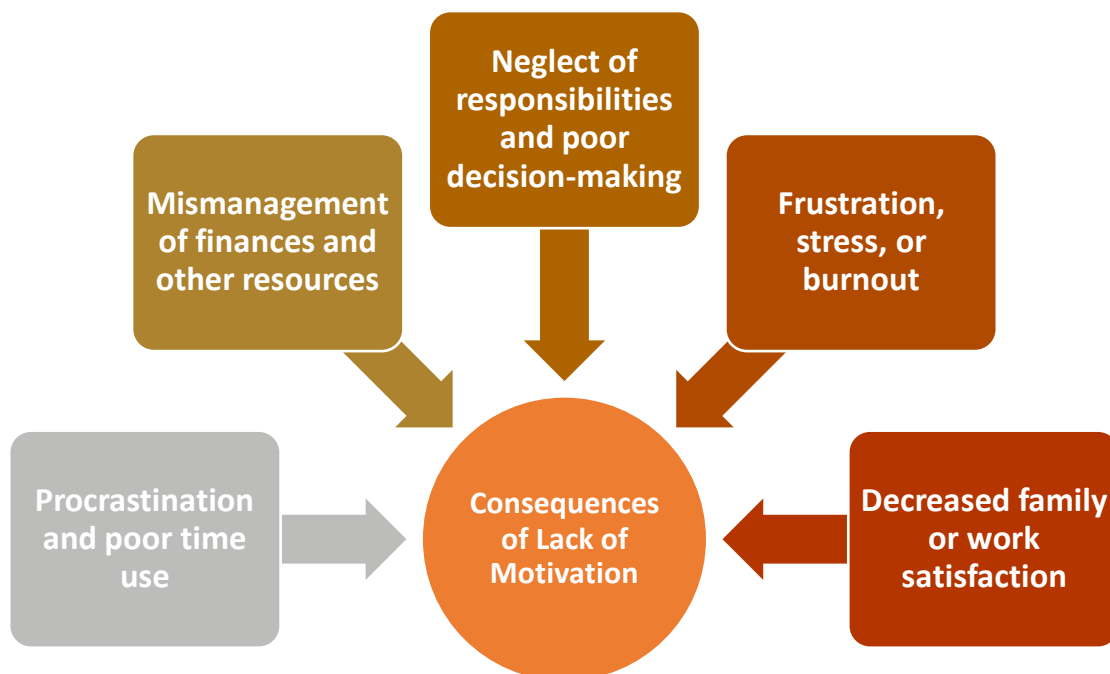
Table 2.2 Some Positive impact of Motivators in Daily Life

Area of Impact	Positive Effects
Goal Achievement	Motivators encourage people to set realistic goals and work towards them with commitment.
Improved Time and Resource Use	Motivation promotes better planning, budgeting, and prioritising tasks, reducing waste and inefficiency.
Increased Productivity	Motivated individuals are more likely to complete tasks efficiently and meet deadlines.
Enhanced Creativity and Innovation	Motivation drives individuals and families to try new ideas, improve routines, or develop better ways to manage resources.
Greater Personal Satisfaction	Motivation fosters a sense of purpose, fulfilment and well-being in personal and family life.
Better Teamwork and Collaboration	Motivated individuals tend to contribute positively to group efforts and support others.
Sustainable Living Practices	Motivators tied to environmental or cultural values promote responsible living habits, etc.

d. Consequences of Lack of Motivation in Management:

Motivation is the driving force behind effective decision-making, productivity and goal achievement in daily living. Without motivation, even the best management plans can fail due the following factors outline in the concept map.

Bottom of Form

**Figure 2.3:** Concept Map on the Consequences of Lack of Motivation

Learning Tasks

1. Discuss types of management motivators
2. Describe the positive impacts of applying management motivators
3. Describe the consequences of lack of motivation

Pedagogical Exemplars

Group Work /Experiential/Problem-Based Learning

- a. Guide learners in mixed ability/gender/random groups to use the radio reporter/panel discussion strategies to identify a situation and demonstrate how the motivators of management can be used to solve specific problems.
- b. Ask learners in groups to reflect on the demonstration activities to evaluate the impact of applying management motivators on improving family well-being and quality living.
- c. Organise a debate on the positive impact of motivators and consequences of lack of motivators in daily living.

Key Assessment

The teacher should focus on formative assessments choosing from the following exemplars or create their own formative assessment activities.

DoK Level 2: In groups identify at least three Motivators of Management and the impact of applying them to any of the following: individuals, families, societies

DoK Level 3: To what extent can any three motivators impact a family's well-being if not well managed?

DoK Level 4: Debate the motion "Motivators are essential for effective daily living: Without them, individuals fail to achieve personal and family goals".

In this task learners are to demonstrate understanding of the role of motivation in daily life, evaluate both the benefits of motivation and the consequences of its absence and build communication, critical thinking and teamwork skills.

Hint



*Mid-Semester Examination for the first semester is in Week 6. Refer to **Appendix C** for the structure and table of specifications to guide you in setting the questions. Set questions to cover all the indicators covered for at least weeks 1 to 5.*

WEEK 7: THE ROLE OF MOTIVATORS IN EVERYDAY LIVING

Learning Indicator: *Demonstrate how different motivators influence management decisions and processes in everyday activities.*

FOCAL AREA: THE IMPACT OF MOTIVATIONAL FACTORS ON MANAGEMENT DECISION-MAKING

- a. **The impact of motivational factors on management decision-making** Motivational factors perform a very important role in influencing how individuals and families make decisions related to the management of time, money, energy and other resources. Motivation acts as the driving force behind choices, helping individuals and families to prioritise, plan and act in ways that align with their goals and values.
 - i. **Goal-Directed Decisions:** Motivation pushes individuals to set personal and family goals. For instance, the desire for financial security may motivate someone to budget wisely, seek additional income or avoid impulsive spending. Without motivation, goals may be unclear or neglected.
 - ii. **Improved planning and prioritisation:** Motivated individuals are more likely to plan ahead, weigh options and set priorities. For instance, a parent motivated to provide the best education for their children may decide to save for school fees or invest in learning resources rather than spend on luxuries.
 - iii. **Increased Commitment and Responsibility:** Motivational factors such as a sense of duty, love for family or ambition lead to more responsible decision-making. A motivated person is less likely to abandon tasks and more likely to stay committed to their plans, even in the face of challenges.
 - iv. **Efficient Use of Resources:** Motivation encourages careful use of available resources. For example, individuals and families motivated by environmental concerns may choose to reuse and recycle materials, reduce waste or grow their own food. This leads to sustainable and thoughtful management practices.
 - v. **Positive Influence on Others:** In a family or team, one person's motivation can inspire others to be more engaged. A motivated leader or parent can create a ripple effect, promoting shared responsibility, better teamwork and collective decision-making, etc.
- b. **Motivation Theories and Their Application in Management Decisions**

Motivation theories offer valuable frameworks for understanding what drives individuals, families and employee behaviour and can be effectively applied by managers to enhance productivity, satisfaction and overall family and organisational success. These theories help leaders and managers employ their approach to different individuals, creating a more motivating and engaging work environment.

 - i. **Maslow's Hierarchy of Needs:** Maslow's theory suggests that individuals are motivated by a hierarchy of needs, starting from physiological needs to self-actualization. Managers/parents can apply this theory by ensuring employees'/ individual's basic needs (salary, job security; food, clothing, shelter) are met before

addressing higher-level motivators like recognition, career growth, academic excellence, etc.

HIERARCHY OF NEEDS by Abraham Maslow

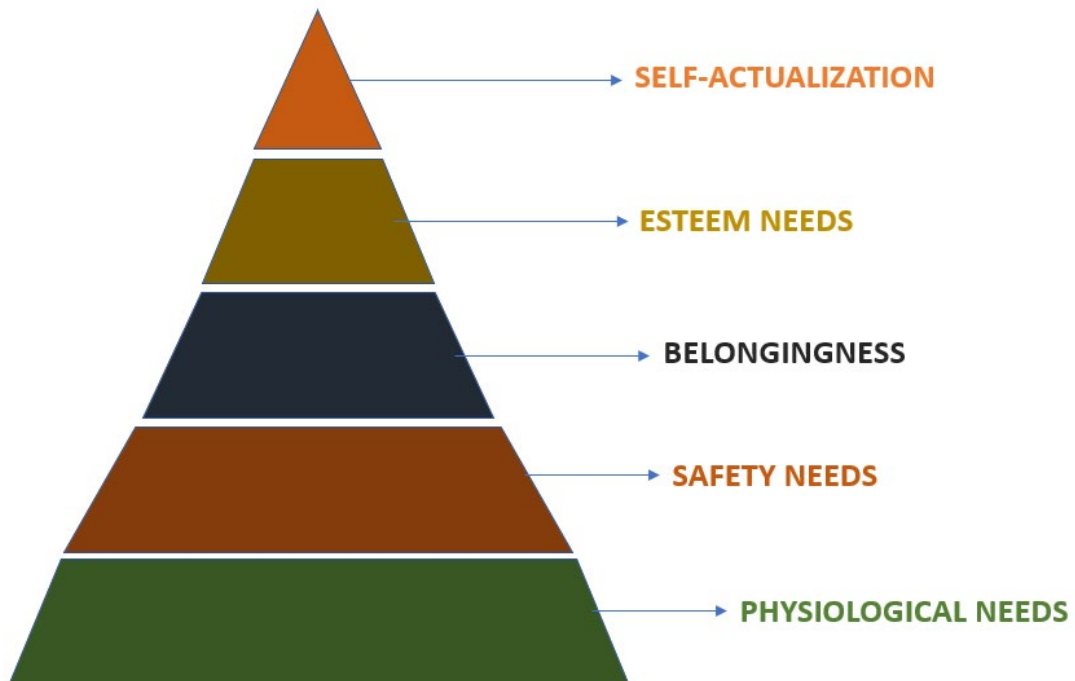


Figure 2.4: *Diagram Maslow's Hierarchy of Needs*

ii. Expectancy Theory (Vroom): Vroom's Expectancy Theory will help learners understand why individuals and families put their effort into doing certain tasks. This theory can guide how individuals, families and society manage themselves and others at home, in school or at work. The theory is based on three main ideas:

- **Expectancy (Effort → Performance):** This means that a person believes that if they put in effort (like planning meals well or managing household tasks), they will perform well. For instance, if learners study hard for their management in living test, they expect to do well.
- **Instrumentality (Performance → Reward):** This is the belief that if you perform well, you will receive a reward. For instance, if food and nutrition learners prepare a good food product during practical sessions, the teacher will give them high marks or praise.
- **Valence (Value of the Reward):** This refers to how much individuals and families value the reward. If the reward is something they care about, like recognition, good grades or future opportunities, they will be more motivated. For example, learners work hard because they value getting a certificate or becoming a skilled entrepreneur.

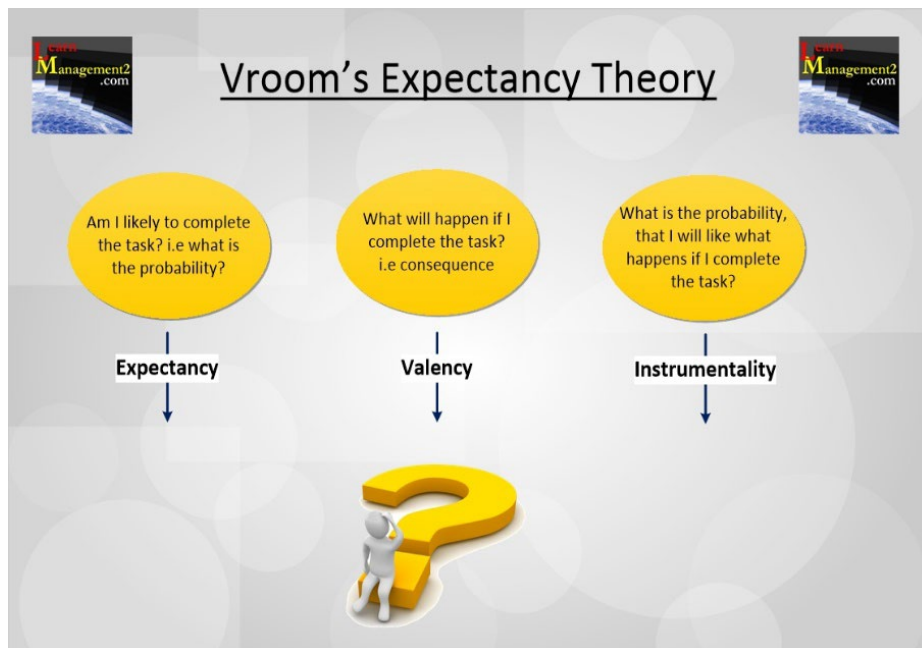


Figure 2.5: Diagram of the Expectancy Theory (Vroom)

- iii. Equity Theory (Adams):** According to Adams' Equity Theory of Motivation, individuals, families and employees are motivated when they believe that the rewards they receive are fair in relation to the effort or contributions they make, especially when compared to others. If they perceive an imbalance of believing they are rewarded less than their colleagues for similar work, then they may experience discomfort or dissatisfaction and take steps to restore a sense of fairness.

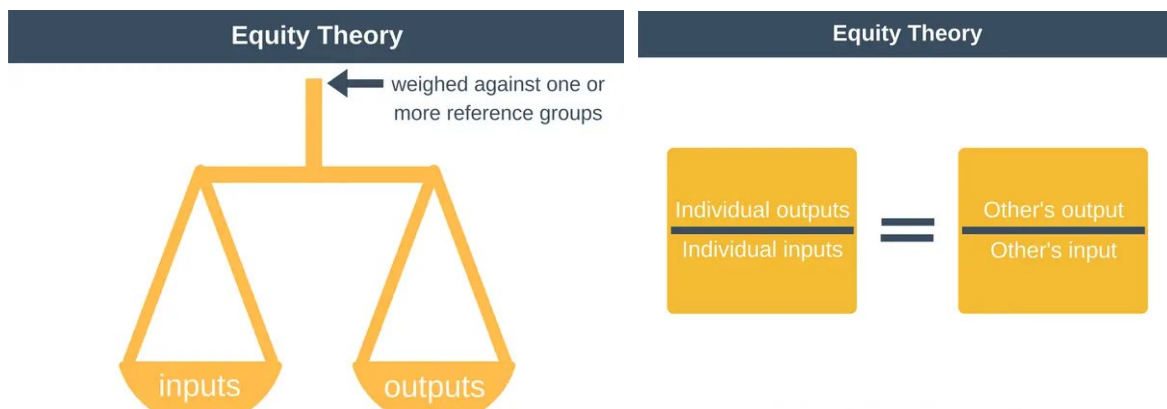


Figure 2.6: Diagrams of Equity Theory (Adams)

Learning Tasks

1. Discuss how different motivators influence family management decisions.
2. Discuss how individuals and families apply different motivators in decision-making and management processes in everyday activities.
3. Discuss motivation theories and how they can be applied to promote healthy living.

Pedagogical Exemplars

1. Group Work/Project -Based Learning Approaches

- a. Ask learners in mixed groups to discuss how different motivators influence family management decisions and processes in everyday activities.
- b. Guide learners to share their responses for whole class discussion.

1. Experiential Learning/Problem-Based Learning

- a. Guide learners in mixed groups to watch a video/role-play/ and discuss how individuals and families apply different motivators in decision-making and management processes in everyday activities.
- b. Ask learners to share their observations and responses for whole class discussion.

2. Experiential/problem-based learning

- a. In mixed groups, visit individuals and families to interview them on the motivators that influence their decision-making and management processes in everyday activities.
- b. Ask learners to write and present their reports for a whole class discussion and appraisal.

NOTE

Organise an open forum to create awareness of how different motivators influence family decision-making and management processes in everyday activities through role-play/drama, etc.

Key Assessment

DoK Level 2: Explain how any two types of motivators influence decision-making and goal achievement in family resource management.

DoK Level 3

1. Develop a realistic scenario showing how a family applies any two motivation theories to promote harmony and productivity in their daily living.
2. Explain how the selected theories guide the family's decisions and actions.

Hint



*The recommended assessment mode for week 7 is **essay**. See the Teacher Assessment Manual and Toolkit pages 74 – 75 for more information on how to conduct essay. Refer to the item under DoK level 3 of the key assessment for an example of an essay type task.*

SECTION 2 REVIEW

This section on Personal and Family Resource Management, under the sub-strand Management Principles for Quality Living, focused on equipping learners with the knowledge and skills to apply management principles and motivators in enhancing quality living and family well-being. The learners were engaged to explore the focus of management, characteristics, motivators and management process that integrate diverse areas to create a functioning system to achieve individual, family and societal goals, mission and objectives. Recognising and consciously applying these principles empower individuals to explore the complexities of modern living, fostering a sense of order, purpose and achievement in both personal and professional lives to appreciate individual differences and cooperate during group work. Learner-centred pedagogies such as experiential learning, collaborative learning, and use of pictures, videos, internet resource, were utilised to teach the concepts. With the integration of GESI, SEL and differentiation in the pedagogical and assessment strategies, the emphasis was on the formative assessment and the end goal of providing information about learners' progress in terms of their holistic development. Assessment activities included group discussions, class exercises, peer assessments of individual practical and a mid-semester test, aligned with content standards that emphasise both conceptual understanding and practical application. The section emphasised critical thinking, personal reflection and collaborative learning, encouraging learners to make informed choices for improved living standards. This section will help build learners' confidence and ability to accommodate, be responsible and solicit support from others in managing personal and family situations.



APPENDIX C: Nature and Table of Specification for Mid-Semester Examination

Nature

1. Cover content from weeks 1-5 Taking into consideration Depth of Knowledge (DoK) levels.
2. Resources:
 - a) Answer booklets
 - b) Learner Material
 - c) Teacher Manual
3. The test should include

20 multiple choice questions

4. Time: 30 minutes
5. Total Score: 20 marks.

Task example

Which scenario best illustrates how poor management of three motivators can negatively impact a family's well-being?

- A. A family cannot afford dinners, improving communication.
- B. A family faces financial stress, limiting quality time.
- C. A family has difficulty to follow a routine, fostering support.
- D. A family poorly participates in community events, boosting happiness.

Table of specifications to guide the development of mid-semester examination questions.

Weeks	Focal Area	Type of questions	DoK Levels				Total
			1	2	3	4	
1	Describe the scope of management in living. Discuss the importance of management in living.	Multiple choice	1	2	1	-	4
2	Discuss values that influence management among individuals and families living and working together	Multiple choice	-	3	1	-	4
3	Identify career opportunities in Management in living. Analyse the differences and similarities of the various careers and their benefits to the individual, family and society.	Multiple choice	1	1	2	-	4

4	Discuss the focus of personal and family resource management in everyday living. Describe the characteristics of management and their implication.	Multiple choice	1	3	-	-	4
5	Apply management processes in everyday activities to achieve personal and family goals and promote healthy living.	Multiple choice	2	1	1	-	4
	Total		5	10	5	-	20

SECTION 3: CREATIVITY FOR SUSTAINABLE LIVING AND ENTREPRENEURIAL GROWTH

Strand: Personal and Family Resource Management

Sub-Strand: Creative Product Development and Entrepreneurship

Learning Outcomes

1. *Apply creative thinking and entrepreneurial skills to identify opportunities in family resource management*
2. *Develop and apply entrepreneurial skills to create and manage resources*

Content Standards

1. Demonstrate the ability to apply creative thinking and entrepreneurial skills to identify opportunities in family resource management.
2. Demonstrate the ability to identify and explore entrepreneurial opportunities within family resource management.

Hint



- *The End of Semester Examination will be conducted in Week 12. Refer to Appendix D for a Table of Specification to guide you to set the questions. Set questions to cover all the indicators covered for at least weeks 1 to 11.*
- *Individual Project Work should be assigned to learners by the end of Week 13. Ensure that the project covers several learning indicators and spans over several weeks. Learners are expected to submit the individual project by week 16. Refer to **Appendix E** for further information on how to go about the individual project assessment.*

INTRODUCTION AND SUMMARY SECTION

This section emphasises the important role of creativity in enhancing personal and family resource management while promoting entrepreneurial thinking. It guides learners to explore how innovative ideas can lead to practical solutions in daily life and uncover business potential within the household setting. Beginning with foundational concepts of creative thinking in entrepreneurship, learners engage in imaginative problem-solving for household resource challenges and identify hidden opportunities in everyday life. Weeks 12 and 13 focus on recognising and transforming underutilised or wasted resources into meaningful, value-added products. These activities serve as the foundation for developing small-scale, sustainable business ventures established in family and community contexts. Creating the opportunity for learners to blend creativity with resourcefulness and purpose, this section equips learners with

the skills to innovate, manage limited resources wisely and build pathways to self-reliance and economic empowerment.

The weeks covered by the section are:

Week 8: Creativity and Innovation in Entrepreneurship

Week 9: Innovative Ideas for Managing Family Resources

Week 10: Creative Solutions to Household Challenges

Week 11: Discovering Entrepreneurial Possibilities

Week 12: Developing Creative Solutions to Underused/Waste Resources

Week 13: Business Basics for Managing Family Resource Products and Services

SUMMARY OF PEDAGOGICAL EXEMPLARS

The pedagogical exemplars for the creativity for sustainable living and entrepreneurial growth section emphasise active, collaborative and experiential learning approaches that foster critical thinking and problem-solving. Strategies include managing talk for learning to ensure clarity in communication, group-based critiques to refine questioning skills and tasking learners with real-world surveys in their communities. Learners analyse findings, identify overlooked local resources and collaboratively brainstorm entrepreneurial ideas. Through project and problem-based learning, they develop prototypes, engage in peer reviews and refine their ventures using community feedback. Multimedia resources and insights from local entrepreneurs help contextualise creativity and innovation, grounding abstract concepts in practical experiences. The teacher should encourage active participation of learners with special educational needs (SEN) and ensure that reasonable accommodation and adaptation are made to accommodate all learners. The teacher is also encouraged to incorporate GESI, SEL, the 21st Century skills, Core National Values and ICT in the lesson delivery, to make it more interactive, inclusive and learner focused.

ASSESSMENT SUMMARY

The assessment of the creativity for sustainable living and entrepreneurial growth section reflects a steady progression in task complexity and collaboration, aligning with Depth of Knowledge (DoK) levels 2 to 4. Learners demonstrate emerging creativity during group discussions and develop visual and conceptual expression through the poster and group project. They engage in analytical and inventive thinking in the case study and apply synthesis and problem-solving skills in the end-of-semester essay and practical test. Peer assessments confirm sustained originality and active contributions, highlighting a forward-moving development of innovative thinking throughout the term.

WEEK 8: CREATIVITY AND INNOVATION IN ENTREPRENEURSHIP

Learning Indicator: *Explain the concept of creativity and innovation in entrepreneurship.*

FOCAL AREA 1: THE CONCEPT OF CREATIVITY AND INNOVATION IN ENTREPRENEURSHIP.

a. Definition of Concepts

i. **Understanding the Concept of Entrepreneurship:** Entrepreneurship is the process of thinking of a new idea, planning it and starting a small business. It often means creating something new, like a product or service and finding ways to sell it to meet individuals, families and societal needs. Entrepreneurs are individuals or group of persons who take the bold step to start and run businesses. They take risks with their money and time, but they also enjoy the rewards when the business succeeds. Entrepreneurship is important because it helps create jobs, brings new ideas to life and helps the community. Entrepreneurship involves the process of identifying opportunities, setting goals, managing resources, taking risks and navigating uncertainties to achieve sustainable business growth. It supports the blending of creative thinking with sound business management practices to start and sustain successful ventures. At its core, entrepreneurship is about recognising a need, generating innovative ideas and turning those ideas into viable business opportunities. Some key concepts in entrepreneurship are:

- **Opportunity Recognition:** The ability to identify unmet needs, market gaps or new trends and convert them into business ideas.
- **Value Proposition:** The unique benefit or advantage a product or service provides to customers, which makes it stand out from competitors.
- **Business Model:** A plan or strategy that explains how a business will generate income, deliver value to customers and remain financially sustainable.
- **Risk Management:** The process of identifying, analysing and minimising potential risks involved in starting and running a business.
- **Bootstrapping:** Starting and growing a business with limited resources, often using personal savings and reinvesting profits instead of seeking outside funding.



Figure 3.1: *The flow chart of the entrepreneurial process*

ii. Creativity as an Entrepreneurial Concept

Creativity means being able to think in new and original ways. It is the ability to come up with fresh ideas, imagine new possibilities and find solutions that others might not identify. Creative thinking helps individuals or groups turn simple ideas into useful products or services. In entrepreneurship, creativity is the ability to come up with new and useful ideas that can lead to business opportunities. It helps individuals think differently, solve problems in smart ways and develop unique products or services that meet individuals, families and societal needs. Creativity allows entrepreneurs to turn simple household or community challenges into income-generating ideas. It is not only used in art but also in planning, communication, decision-making and improving daily life. In Management in Living, creativity supports resourceful thinking and innovation in both personal and family resource management practice. The key concepts in creativity include:

- **Idea Generation:** Thinking of new business ideas, products, or services.
- **Problem-Solving:** Finding smart and new ways to fix challenges.
- **Differentiation:** Making your product or service stand out from others in the market.



Figure 3.2: *The Concept of Creativity*

iii. Innovation as a concept of entrepreneurship

Innovation is the act of turning creative ideas into real and useful products, services or ways of doing things. It means using new ideas to solve problems or meet individuals, families and societal needs in better ways. It involves improving existing products or services or creating new ones to meet individuals, families and societal needs. In entrepreneurship, innovation helps turn good ideas into successful businesses by creating something valuable for customers. It implies putting new ideas into action to create something more useful. Innovation can be small improvements or major changes, but it always adds value and helps a business grow or stand out. The Key points in innovation include:

- **Product Innovation (Improvement):** Making new products or services better than before.
- **Process Innovation (New Solutions):** Finding fresh ways to solve problems or improving how things are done to save time or money.
- **Business Model Innovation (Value Creation)** – Offering something useful that meets customer needs and finding new ways to deliver products or services to customers.



Figure 3.3: *Picture on the Concept of Innovation*

a. Applying Creativity, Innovation and Entrepreneurial Skills in Resource Management

Using creativity, innovation and entrepreneurial skills in managing resources means finding smart and new ways to get, share and use resources wisely. It involves thinking of fresh ideas to solve problems, starting small businesses or improving how things are done at home or in a business. When individuals or families apply these skills, they can manage their time, money and materials better. This leads to saving costs, doing things more efficiently, and sometimes

even earning income. Being creative and innovative helps individual and groups make the most of what they have and stay ahead in life and business.



Figure 3.4: *How to be an Entrepreneur*

b. Challenges of Applying Creativity, Innovation and Entrepreneurial Skills in Resource Management

Using creativity, innovation and entrepreneurial skills to manage resources can be helpful, but it also comes with some challenges. These challenges can be observed at the individual, family and societal levels. Some of the key challenges include limited resources, resistance to change, and lack of support. Understanding these challenges helps individuals and families to find quality ways to manage resources and turn creative ideas into useful and successful ventures.

i. Individual-Level Challenges

- Risk avoidance and fear of failure: Many individuals hesitate or are reluctant to take creative or entrepreneurial risks due to fear of financial loss or social judgment.
- Limited access to resources: Constraints in capital, time or knowledge can suppress innovation.
- Skill gaps: A lack of training in creative thinking or entrepreneurial methods can hinder effective resource use.

ii. Family-Level Challenges

- Conflicting priorities: Families often manage multiple needs, making it hard to align on innovative resource strategies.
- Cultural norms: Traditional roles or expectations may discourage entrepreneurial behaviour, especially among women or youth.
- Intergenerational differences: Diverging values between generations can create friction in adopting new approaches.

iii. Societal-Level Challenges

- Institutional barriers: Bureaucracy, rigid education systems, and lack of supportive policies can suppress innovation.
- Economic inequality: Disparities in wealth and opportunity limit who can access entrepreneurial pathways.
- Digital divide: Inadequate access to technology hinders creative and innovative solutions, especially in rural or underserved areas.

c. Ways of overcoming the challenges of applying creative, innovation and entrepreneurship in resources management

To successfully apply creativity, innovation and entrepreneurship in managing resources, individuals, families and communities must find ways to overcome the challenges they face. These are some practical strategies:

i. Individual Level

- Develop skills and knowledge: Learn basic business skills, problem-solving and creative thinking through workshops, school activities or self-study.
- Start small: Begin with small, low-cost projects to test ideas and build confidence.
- Use available resources: Make use of what you already have (recycling, reusing, or repurposing materials).
- Seek mentorship: Get guidance from experienced entrepreneurs, teachers or community members, Shift the mind-set from fear of failure to learning from setbacks. Use pilot projects to test ideas on a small scale before full implementation.
- Align innovation with clear goals: Ensure that creative efforts are aligned with organisational or family goals. Use structured frameworks like SWOT (Strengths, Weaknesses, Opportunities and Threats) or design thinking to guide innovation, etc.

ii. Family Level

- Encourage teamwork: Involve all family members in decision-making and idea generation.
- Support new ideas: Create a home environment that accepts change and supports trying out new ideas.
- Share responsibilities: Divide tasks according to strengths to save time and use resources better.
- Save and plan: Practice saving and budgeting to support small-scale business or innovation activities,
- Provide training and mentorship to enhance creative thinking and entrepreneurial skills.
- Allocate dedicated time and resources for innovation, even in resource-constrained environments.

iii. Societal/Community Level

- Provide Training and Education: Schools, youth centres and local organizations can offer skills training in entrepreneurship and innovation.
- Encourage Collaboration: Create platforms for sharing ideas and working together (e.g., school clubs, community projects).
- Offer Financial Support: Microloans, savings groups and community funds can help start small ventures.
- Recognise and Reward Innovation: Celebrate and reward creative efforts to motivate others.
- Foster a supportive culture: Encourage experimentation and accept failure as part of the learning process as well promoting open dialogue and diverse perspectives to combat conformity
- Improve access to resources: Seek partnerships, grants or microfinancing to overcome funding limitations. Leverage technology and digital platforms to maximise resource efficiency

Learning Tasks

1. Discuss the concepts of entrepreneurship, creativity and innovation.
2. Identify ways of applying creativity, innovation and entrepreneurial skills in resource Management.
3. Discuss the challenges of applying creativity and innovation.
4. Suggest ways of overcoming the challenges of applying creative, innovation and entrepreneurship in resources management.

Pedagogical Exemplars**1. Group Work/Collaborative Learning**

- a. Ask learners in small groups to brainstorm to explain the concept of creativity and innovation in entrepreneurship.

- b. Guide learners to use stories, narration, riddles, songs and/or videos etc. to further Identify ways applying creativity, innovation and entrepreneurial skills in resource Management.
- c. Guide learners to share their results for whole class discussion using different presentation modes.

2. Problem-Based Learning

- a. Guide learners in mixed groups to surf the internet for Open Educational Resources (OERs), brain-write and use concept maps to identify challenges of applying creativity, innovation and entrepreneurial skills in resource management among individuals, families and society.
- b. Ask learners to think-pair-share/ brainstorm on ways of applying creative solutions to problems identified. E.g., food wastage, lack of affordable clothing etc.
- c. Guide learners in mixed groups to read case-study scenarios and discuss stories of successful local entrepreneurs. E.g., Ghanaians who produce locally made foods or clothing brands.
- d. Guide learners to present their findings using different presentation modes

Key Assessment

DoK Level 2

1. In your own words, describe the following concepts using examples from real life:
 - a. Entrepreneurship
 - b. Creativity
 - c. Innovation
2. Explain at least three ways individuals and families use creativity, innovation and entrepreneurial skills to manage resources effectively at home or in small businesses.

DoK Level 3

1. Using real-life examples, analyse how challenges in applying creativity and innovation can impact the personal growth and well-being of individuals and families. Evaluate how these challenges may influence their ability to manage resources effectively.
2. Based on your analysis, propose and justify three realistic strategies that individuals and families can use to overcome these challenges and enhance their creative, innovative and entrepreneurial practices in resource management.

Hint



- The recommended assessment mode for Week 8 is **oral presentation**. See the Teacher Assessment Manual and Toolkit pages 76 – 88 for more information on how to conduct essay. Refer to the tasks/items under DoK level 2 of the key assessment for an example of an oral presentation task.
- Learners are to submit their Group Project Work this week. Please score the group work immediately using the rubric given in Appendix A and record the scores for onward submission to the STP.

WEEK 9: INNOVATIVE IDEAS FOR MANAGING FAMILY RESOURCES

Learning Indicators

1. Explain the concept, resources in everyday living.
2. Identify innovative ideas for managing family resources to achieve personal, family and society needs.

FOCAL AREA 1: INNOVATIVE IDEAS FOR MANAGING FAMILY RESOURCES IN EVERYDAY LIVING

- a. **The Concept, Resources in Everyday Living:** Resources are all the materials available to individuals and their environment which are technologically accessible, economically feasible and culturally sustainable that help to satisfy their needs, wants and achieve goals. In everyday living, resources help individuals and families solve problems, make decisions and improve their well-being. The types of resources individuals and families use in daily life include:
- i. Human Resources: Skills, knowledge, energy, time and talents.
 - ii. Material Resources: Food, clothes, tools, furniture and appliances.
 - iii. Natural Resources: Water, air, land and sunlight.
 - iv. Financial Resources: Money, savings and income.
 - v. Community Resources: Hospitals, schools, churches and roads, etc.

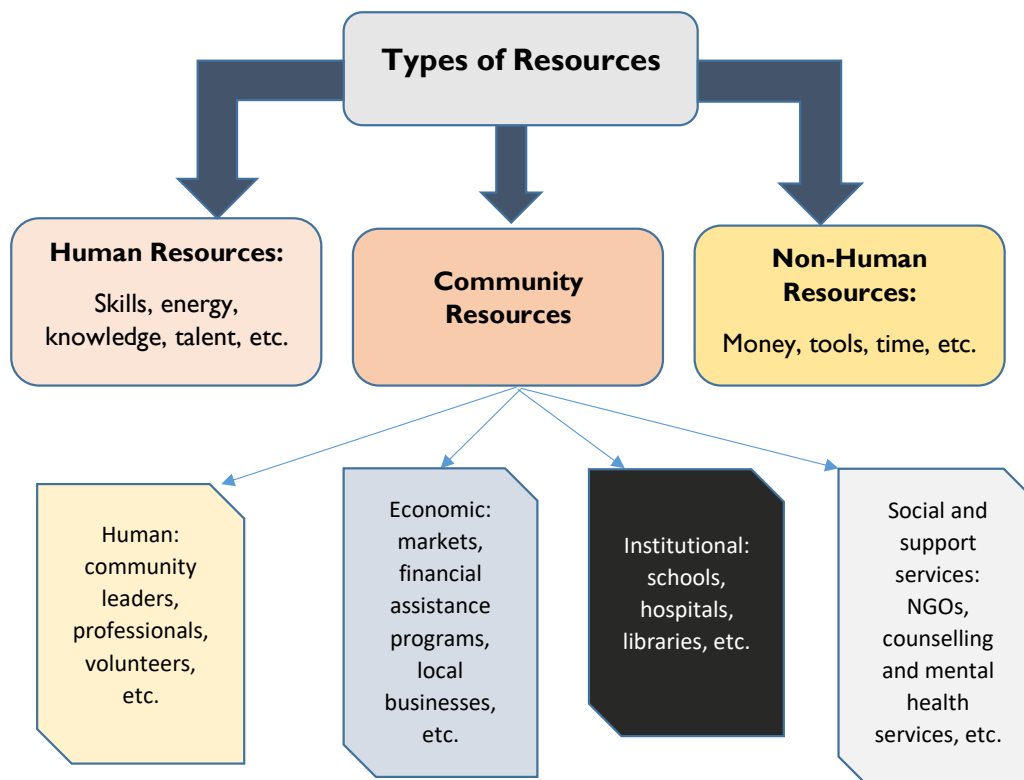


Figure 3.5: Concept Map of Types of Resources

- b. Relevance of the Type of Resource to the Entrepreneur:** Entrepreneurs depend on different types of resources to start, run, and grow their businesses. Each type of resource plays a key role in decision-making, problem-solving, and achieving business goals.
- i. Human Resources:** These include skills, knowledge, time, energy and creativity of the entrepreneur and workers. The relevance of human resources to the entrepreneur includes, bringing ideas and innovation that lead to the development of new products or services. Skilled workers increase productivity and improve the quality of goods or services and good teamwork and communication help in achieving business goals quickly. For instance, a fashion entrepreneur uses sewing skills and hires a skilled designer to expand the clothing line.
 - ii. Material Resources:** These include tools, equipment, raw materials and physical items used in production. The relevance of material resources to the entrepreneur includes providing the means to produce goods or deliver services, influencing the quality, cost and efficiency of production and the availability of good materials can give the business a competitive edge. For instance, a food vendor needs cooking utensils, gas stoves and packaging materials to manage the business smoothly.
 - iii. Natural Resources:** These are resources from nature like water, land, sunlight and raw agricultural products. The relevance natural resource to the entrepreneur includes serving as raw materials for businesses, especially in farming, catering and production. They also help reduce costs if used wisely (e.g., using solar energy to save electricity) and support eco-friendly and sustainable business practices. For example, a soap-making business may use shea-butter and essential oils from local plants as raw materials.
 - iv. Financial Resources:** These refer to money, loans, savings and investment capital used to fund business activities. The relevance financial resources to the entrepreneur includes providing the needed funds to start the business (e.g., buying equipment or renting space). They are also used for daily operations, paying workers and marketing products as well as helps the business to grow and expand through reinvestment. For instance, a catering business uses a bank loan to buy new ovens and hire more staff for larger events.
 - v. Community Resources:** These include public services, facilities and support systems like schools, banks, training centres and the internet. The community-based resources provide training and advice for business improvement, offer infrastructure and services that support business such as roads for transport, electricity and internet. They also support programmes or grants for small businesses. For instance, a young entrepreneur joins a local business incubator to learn how to manage a business effectively, etc.
- c. Innovative Ideas for Managing Family Resources:** Effective management of family resources is critical to meeting personal, family and societal needs. In recent economic situations, where families often operate within tight budgets and economic uncertainties, innovative approaches to resource management are essential. The major innovative ideas for individuals and families:
- i. Time banking and skill swapping:** Families can create a “time bank” where each member contributes time-based services like cleaning, cooking or childcare and earns credits to use when they need help from others. It fosters cooperation and values everyone’s contributions equally. Instead of hiring someone at a fee, swap skills within

the family or community at no cost. That is, a person might fix an electrical appliance in exchange for language lessons or cleaning the house or washing.

- ii. **Digital inventory, budgeting and financial planning systems:** Use apps or spreadsheets to track household items, ingredients and clothing. This reduces waste, prevents overbuying and helps plan meals or outfits more efficiently. Families are increasingly adopting digital budgeting apps such as Ecobank Mobile App, MTN Momo and Trove to track expenses and save money. These tools allow families to plan monthly expenses, prioritise essential needs and avoid impulsive purchases thereby improving household financial discipline and savings culture.
- iii. **Upcycling projects and Energy Saving Strategies:** Upcycling is the creative process of transforming old, unwanted or discarded items into something of higher quality or greater value than the original. Turn old clothes into new things such as quilts, bags, etc., jars into storage containers or broken furniture into garden planters, wooden pallets into furniture like coffee tables or bookshelves, etc. These are cost-effective, environmentally friendly and a great way to bond creatively. The use of energy-efficient stoves, solar lamps and LED bulbs to reduce utility bills. This helps to reduced energy costs and ensure environmental sustainability.
- iv. **Gamified chore systems:** Use point systems or apps to make chores fun and rewarding. For example, completing tasks earns points that can be exchanged for watching favourite TV programs, outings or small treats. This helps to make efficient use of time and skills in an exciting and rewarding way.
- v. **Backyard gardening, group purchasing and cooperative societies:** The increasing food prices require individuals and families to engage in backyard gardening to grow vegetables like tomatoes, okra and pepper, etc. This will help to reduce household food expenditure and improves nutrition leading to the promotion of food security and dietary diversity. Also, families in communities can form cooperatives to bulk-buy essentials like rice, oil and soap, etc. This reduces individual costs through wholesale pricing leading to cost savings and social bonding, etc.

Table 3.1 Examples of Innovative Ideas for Managing Family Resources

Type of Resource	Innovative Ideas
Time	Use family schedules/planners Share responsibilities among family members Cook in bulk and store meals
Money	Budget using digital tools or apps Engage in home-based businesses Use second-hand or recycled items wisely
Material	Repurpose old clothes or furniture Use energy-saving appliances Conduct a “Do-It-Yourself” (DIY) repairs and decorations
Human Skills	Train family members in basic skills like sewing, cooking or gardening Use family talents for income (e.g., baking, craft making)
Natural Resources	Rainwater harvesting Home gardening or composting Use of solar lamps or cookers, etc.

Learning Tasks

1. Discuss the concept of resources and the types of resources
2. Discuss how relevant each type of resource can be to the entrepreneur
3. Discuss innovative ways individuals and families can use available resources to maximise their utility.
4. Differentiate between the following terms: reduce, reuse, recycle, upcycle, repurpose

Pedagogical Exemplars

1. Problem Based Learning

- a. Ask learners to brain-write, think-square-share or brainstorm to explain in their own words the concept of resources with specific examples of resources for everyday living.
- b. Invite learners to share their views for whole class discussion.

2. Experiential Learning and Group Work

- a. Guide learners in small groups to conduct a role-play to showcase innovative ideas for managing family resources effectively to achieve personal, family and society goals. E.g., Designer, chef, investor, childcare and marketer, etc.
- b. Guide learners in groups to develop and share a new product idea to illustrate how individuals and families can manage their resources to achieve set goals. E.g., A new food product, simple garment, environmental care and laundry service, etc.
- c. Ask learners to critique product ideas and make suggestions for improvement
- d. Ask learners in mixed cultural and gender groups to visit selected individuals and families/watch videos to identify innovative ideas for managing family resources to promote healthy living and lifestyle. E.g., Financial resources, food resources, energy resources, time management, material resources, water resources and human resources, etc.
- e. Guide learners to present their findings using varied presentation modes.

Key Assessment

DoK Level 2

1. Identify two types of resources commonly used in everyday life (e.g., human, material, financial, natural or community resources).
2. For each resource, describe two innovative ways an individual can use them to improve daily living or solve simple problems.

DoK Level 3

1. Analyse how the creative reuse of old clothing and used disposables can help address environmental and economic challenges in your community.
2. Suggest and justify two practical solutions that individuals or families can adopt to support this practice.

Hint

The recommended assessment mode for week 3 is **homework**. See the *Teacher Assessment Manual and Toolkit* pages 46 – 48 for more information on how to conduct homework. Refer to the item under DoK level 3 of the key assessment as an example of a homework task.

WEEK 10: CREATIVE SOLUTIONS TO HOUSEHOLD CHALLENGES

Learning Indicator: *Discuss the importance of creativity in solving challenges related to family resource management.*

FOCAL AREA: IMPORTANCE OF CREATIVITY IN SOLVING FAMILY RESOURCE CHALLENGES

Creativity is a resourceful life skill that helps families solve problems, use their resources efficiently and stay resilient during hard times. Families often face significant challenges in managing their limited resources, especially with rising costs of living, unemployment and unpredictable economic shifts. It enables families to think through, adapt to changing situations and make the most of what they have. The importance of using creativity to solving resource challenges are:

1. Creativity Builds Resourcefulness and Problem-Solving

- a. Thinking outside the box: Families can find new ways to use time, money and materials. For example, using old clothes to make bags or planting vegetables at home to save money.
- b. Developing problem-solving skills: Fun activities like storytelling, role-play or DIY repairs help family members think critically and adapt to change.
- c. Finding innovative solutions: Instead of throwing things away, creative families can reuse and recycle. This helps reduce waste and saves money.
- d. Promoting financial problem-solving: When budgets are tight, creative thinking can uncover alternative income sources, cost-cutting methods or smarter spending habits. Families might brainstorm ways to earn extra income from hobbies or swap services with neighbours instead of hiring help.

2. Creativity Improves Communication and Teamwork

- a. Strengthening family bonds: Doing crafts or cooking together helps family members talk more and work better as a team.
- b. Promoting open communication: Activities like drama and storytelling help both children and adults express their feelings, which builds understanding and peace at home.
- c. Building a supportive environment: Creative teamwork helps family members learn to appreciate each other, cooperate and become more united.
- d. Reducing Stress and Conflict: Creative communication and conflict-resolution techniques like family meetings, shared calendars or rotating responsibilities can ease tension. When everyone feels heard and involved in problem-solving, stress levels reduce and cooperation improves.

3. Creativity Helps Families Become More Resilient

- a. Overcoming challenges together: When families think creatively, they can turn problems into opportunities to learn and grow.

- b.** Adapting to change: Creative families can adjust easily when things don't go as planned, such as managing with less money or changing routines. Whether it is a job loss, a move or a new family member as change is inevitable. Creative families adapt by rethinking routines, reallocating resources or finding new ways to meet goals turning challenges into opportunities for growth.
- c.** Fostering a positive mind-set: Creative thinking helps families stay hopeful and focused on solutions, even in tough times
- d.** Promoting Sustainability: Creativity encourages eco-friendly habits like upcycling, conserving energy or growing food at home. These help to reduce environmental impacts, save money and teach valuable life skills

Table 3.2 Practical Ways to Use Creativity in Households

Activity	Creative Use	Benefit
Old clothes	Make bags, rags or cushion covers	Save money and reduce waste
Plastic spoons and bottles	Make decorations or tools for planting	Encourage reuse and sustainability
Seasonal fruits	Make jam, juice or fruit snacks	Reduce food waste and improve nutrition
Storytelling/Drama	Act out problems and solve them together	Improve communication and bonding.
Home gardening	Use leftover seeds to grow vegetables	Promote healthy eating and save money.

Learning Tasks

1. Discuss the importance of applying innovation in solving resource challenges.
2. Demonstrate practical ways to use creativity in households.
3. Reflect on the practical innovative household activities and their benefits.

Pedagogical exemplars

1. Managing Talk for Learning

- a.** Ask learners to think-pair-share to discuss the importance of creativity in solving challenges related to family resource management.
- b.** Ask learners to present their responses for whole class discussion.

2. Share your views with the whole class

Whole class discussion on the importance of creativity in solving challenges related to family resource management.

E.g.

- a.** Maximising the use of limited resources.

- b. Promoting financial problem-solving.
- c. Reducing stress and conflict.
- d. Promoting sustainability.
- e. Adapting to changing circumstances

Key Assessment

DoK Level 2: Explain four ways creativity is important in solving everyday challenges faced by any of the following:

- a. Individual
- b. Family
- c. Community

In this task learners are to describe how creativity helps in managing or overcoming these challenges with real-life examples from school, home or the local environment.

DoK Level 3: Using a concept map, analyse how a family's creative thinking and actions can influence the way they manage and use their resources such as time, money, materials and skills. In your concept map:

- a. Identify at least three different family resources.
- b. Show how creativity can be applied to each resource.
- c. Explain the positive outcomes or effects of using creativity in resource management.
- d. Include real-life examples or scenarios where possible.

Hint



*The recommended assessment mode for week 10 is **poster presentation**. See the Teacher Assessment Manual and Toolkit pages 76 – 78 for more information on how to conduct essay. Refer to the tasks/items under DoK level 2 of the key assessment for an example of a poster presentation task.*

WEEK 11: DISCOVERING ENTREPRENEURIAL POSSIBILITIES

Learning Indicator: *Conduct a survey to identify potential entrepreneurial opportunities in family resource management.*

FOCAL AREA: POTENTIAL ENTREPRENEURIAL OPPORTUNITIES

1. Definition of the Concept survey

A survey is a method of gathering information from people to understand their needs, challenges and preferences. It helps to identify problems in managing resources and provides data to develop creative solutions or business ideas. Surveys provide valuable insights into potential entrepreneurial ventures rooted in family life. Analysing home routines and identifying community needs, families can turn everyday skills into sustainable businesses. Conducting such surveys fosters innovation, self-employment and resourcefulness, contributing to economic growth at both household and national levels.

2. Steps in Conducting a Survey

- a. **Define the Purpose of the survey:** This is the foundation of the entire process. Clearly defining the purpose helps focus the survey on specific outcomes, such as uncovering unmet needs in budgeting, home-based business ideas or community-sharing models. A well-defined purpose produces actionable results.
- b. **Identify the target group:** Your insights are only as good as your respondents. Selecting the right audience such as families, students, households or community members ensures the data collected is both relevant and reflective of real-world conditions. Each group brings a different perspective:
 - i. Families may highlight shared consumption patterns or resource-sharing habits.
 - ii. Students could reveal innovative approaches to managing limited resources.
 - iii. Households can uncover day-to-day financial decision-making practices.
 - iv. Community members might point to collaborative efforts or group entrepreneurship.
- c. **Develop survey questions:** The strength of a survey lies in asking the right questions. Keep them simple, clear and focused to avoid confusion and ensure higher response rates. Consider these tips:
 - i. Use clear and simple language and avoid jargon or technical language.
 - ii. Ask one thing at a time (no double-barrelled questions).
 - iii. Structure questions to build a logical flow from general habits to specific entrepreneurial ideas.
- d. **Include a Variety of Question Types:** Using a mix of closed-ended and open-ended questions gives both measurable data and rich, descriptive insights.
 - i. **Closed-ended** questions such as Yes/No, multiple choice and rating scales are quick to analyse and excellent for identifying trends.

- ii. **Open-ended** questions give opportunity for the respondents to elaborate, which can uncover hidden patterns or creative suggestions, like “What resources in your home do you think could be turned into a small business opportunity?”

3. **Instrument for Conducting Surveys:** Sample questionnaire to conduct a survey on entrepreneurial opportunities in family resource management

Sample Student Survey on Creativity in Family Resource Management

For SHS 1 – Management in Living

Dear Respondent,

This questionnaire is part of a class project for SHS 1 students studying Management in Living. The aim of this survey is to find out how creativity is applied in managing family resources such as money, time, materials and skills.

Your honest responses will help us understand how families solve everyday challenges using creative ideas and practices.

Please answer all questions truthfully. Your responses will remain confidential and will be used only for educational purposes.

Thank you for your participation.

Section A: Background Information

Please tick or fill in the blanks.

1. Age:
2. Gender: ☐ Male ☐ Female
3. Relationship to the family: ☐ Father ☐ Mother ☐ Sibling ☐ Other:
4. Number of people in the household:
5. Occupation (of respondent):
6. Monthly household income range:
 - ☐ Below GHS 1,000
 - ☐ GHS 1,000–3,000
 - ☐ GHS 3,001–5,000
 - ☐ Above GHS 5,000

Section B: Multiple Choice (Tick One)

Tick [✓] the option that best describes your family situation.

1. Does your family use creative ways to save or manage money?
 - ☐ Always ☐ Sometimes ☐ Rarely ☐ Never
2. Does your family reuse or repurpose old items (e.g., clothes, plastic, tools)?
 - ☐ Yes ☐ No

3. How often do family members work together to solve problems creatively?

☐ Very often ☐ Sometimes ☐ Rarely ☐ Never

4. Has creative thinking helped your family reduce waste at home?

☐ Yes ☐ No ☐ Not sure

5. Does your family use locally available materials for home projects (e.g., decorations)?

☐ Always ☐ Sometimes ☐ Never

6. Has creativity helped your family manage time better (e.g., shared chores)?

☐ Yes ☐ No ☐ Not sure

Section C: Rate Your Agreement (Tick One per Row)

Tick how much you agree with each of the following statements.

Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1. Creativity helps my family solve problems more easily.	☐	☐	☐	☐	☐
2. Using creativity makes our daily activities more fun and effective.	☐	☐	☐	☐	☐
3. Our family benefits financially from creative resource management.	☐	☐	☐	☐	☐
4. Creativity improves communication among family members.	☐	☐	☐	☐	☐
5. Lack of creativity makes it harder to manage resources well.	☐	☐	☐	☐	☐

Section D: Open-Ended Questions

Please write short answers.

1. Describe one way your family uses creativity to save money or reduce waste.

.....

2. What skills or talents do family members use creatively at home?

.....

3. Can you describe a challenge your family faced and how creativity helped to solve it?

.....

4. What do you think are the benefits of using creativity in the family?

.....

Observer's Note

This observation tool is designed to guide teachers or peer assessors in identifying visible signs of creativity in how families manage their resources.

Observations should be made respectfully, without interrupting the family's routine. Please check each item based on what you can clearly see or reasonably infer from the environment or activity.

This tool is not for judgment, but to support student learning and awareness of creative practices in everyday living.

Section E: Observation Checklist (Optional for teacher or peer use)

Item to Observe	Yes	No	Comments
Reused or repurposed materials in the home	☐	☐	
Family members working together on creative projects	☐	☐	
Use of schedules or time-saving strategies	☐	☐	
Creative decorations or household items	☐	☐	

Sample Interview Guide for Learners

Topic: The Role of Creativity in Family Resource Management

Level: SHS 1 – Management in Living

Purpose: To gather insights on how families apply creativity in managing their resources such as money, time, materials, and skills.

Section A: Introduction (For Student Interviewer)

Sample Opening Statement:

Good morning/afternoon. My name is, and I am a student ofSenior High School. I am conducting a short interview as part of my class project in Management in Living. The purpose of this interview is to learn how families use creativity to manage their resources. Your answers will be used for educational purposes only and will be kept confidential. May I proceed with the interview?

☐ Yes

☐ No (If no, thank the respondent and end the interview.)

Section B: Interview Questions

Background Information

1. Name (Optional):.....

2. Age:.....
3. Gender: ☐ Male ☐ Female
4. Occupation:
5. Number of family members:

Core Interview Questions

A. General Understanding

1. What does creativity mean to you in the context of family life?
(Probe: Is it about solving problems, creating things, or saving money?)
2. In what ways do you think creativity is important in managing family resources?

B. Use of Specific Resources

1. Can you give an example of how your family has creatively managed money?
(Probe: Budgeting, income generation, savings.)
2. What are some creative ways you have used to save time or share responsibilities at home?
3. How has your family reused or repurposed old items instead of throwing them away? (e.g., clothes, containers, furniture)
4. How does your family use skills or talents (like sewing, cooking, farming) to support household needs creatively?

C. Outcomes and Challenges

1. What benefits have you seen from using creativity at home?
(Probe: Saved money, better relationships, more time.)
2. Have you faced any challenges when trying to use creative approaches at home?
(e.g., lack of materials, disagreement, time)
3. How do children or young people in the home contribute creatively to solving family problems?

D. Community and Future Thinking

1. Do you think your community encourages creative ways of using resources? Why or why not?
2. In your opinion, how can schools like ours encourage young people to be more creative in managing resources at home?

Section C: Closing

Sample Closing Statement:

Thank you very much for your time and thoughtful responses. I have learned a lot about how creativity helps families like yours manage their resources. Your experience will help me better understand the topic and apply these lessons in real life.

Learning Tasks

1. Explain the concept of surveys
2. Discuss the types and key elements of a survey
3. Develop samples of survey instruments

Pedagogical Exemplars

1. Talk for Learning

- a. Ask learners to think-pair-share to explain the concept of survey.
- b. Guide learners to share their views for whole class discussion to explain the concept of survey
- c. Guide learners to observe samples of real-life survey reports to identify key elements of a survey.
- d. Ask learners to share their observations for whole class discussion.

2. Group Work/Collaborative Learning

- a. Task learners in small groups to discuss the following steps for conducting a survey:
 - i. Define the purpose of the survey: To identify entrepreneurial opportunities in managing family resources.
 - ii. Identify the target group: Families, students, households or community members.
 - iii. Develop survey questions: Use simple, clear and focused questions.
 - iv. Include closed end (Yes/No, multiple choice) and open-ended questions, etc.
- b. Guide learners to present their responses for whole class discussion

3. Problem-Based Learning/Group Work

- a. Guide learners in mixed groups to think-pair-share to choose the survey method to conduct the survey.
- b. Guide learners in small groups to follow the instructions to design the survey. E.g.,
 - i. Define the purpose of the survey (e.g., focus on food, clothing, energy or finances).
 - ii. Develop 5–10 relevant survey questions.
 - iii. Decide how you will conduct the survey (face-to-face or digital).
 - iv. Supervision/Peer-review
- c. Guide learners to critique each group to ensure their questions are clear and relevant.

4. Experiential Learning

- a. Ask learners in groups to conduct the survey within the households or community (at least 5–10 participants) as a practical assignment.
- b. Guide learners to analyse the survey results to identify common challenges faced by families in resource management and brainstorm entrepreneurial opportunities based on the findings such as families report food wastage, an opportunity could be a business offering food preservation services.

- c. Guide learners to present the findings of the survey results using different presentation modes like charts, graphs or summaries of the entrepreneurial opportunities identified.

Key Assessment

DoK Level 2: Explain the concept of survey indicating its importance to an entrepreneur.

DoK Level 3: Develop an observation check list and an interview guide to be used for a survey to find out how creativity is applied in managing family resources such as money, time, materials and skills.

Hint



*The recommended assessment mode for this focal area of Week 11 is **checklist**. See the Teacher Assessment Manual and Toolkit pages 57 – 58 for more information on how to conduct checklist. Refer to the task under DoK level 3 of the key assessment for an example of checklist task.*

WEEK 12: DEVELOPING CREATIVE SOLUTIONS TO UNDERUSED/WASTE RESOURCES

Learning Indicator: *Develop creative solutions for utilising underused or waste family resources as entrepreneurial ventures.*

FOCAL AREA: CREATIVE SOLUTIONS TO USING UNDERUSED RESOURCES

1. Some Renowned Ghanaian Entrepreneurs

a. Food Industry

- i. Dr. Osei Kwame Despite: Founder of Neat Foods Ltd, Antona Foods and Special Ice, known for local food processing and beverages.
- ii. Eddie Ameh: A Ghanaian entrepreneur promoting African cuisine in Canada through his food business.
- iii. Bernice Dapaah: Recognized for her agribusiness innovations and named a finalist in the 2023 Women Agripreneurs of the Year Awards.

b. Fashion Industry

- i. Sima Brew: A top fashion designer in Ghana, celebrated for her luxury couture and bridal wear.
- ii. Elikem Kumordzie: A fashion entrepreneur and tailor with a strong celebrity following.
- iii. Kofi Okyere Darko (KoD): Founder of the fashion brand Nineteen57, blending African heritage with modern style.

c. Event Planning and Management

- i. **Jandel Ltd:** Founded by Madam Afi Amoro, Jandel is one of Ghana's most celebrated event planning firms, known for high-profile weddings and public events.
- ii. **Events by florets:** With nearly two decades of experience, they are known for elegant, intimate events and a loyal celebrity clientele.
- iii. **Unique floral:** Beyond planning, they are also a top choice for floral arrangements and hosted Stonebwoy's wedding in 2017



Figure 3.6: Pictures of Renowned Entrepreneurs in Ghana

1. Creative Ways of reusing Household Items

a. Plastics Waste

Plastic waste such as broken buckets, basins, gallons, etc. can be made useful by creatively turning them into items such as flower vases or plant growers for vegetables, bottles for stationery holders, sachets for raincoats, bags, etc.

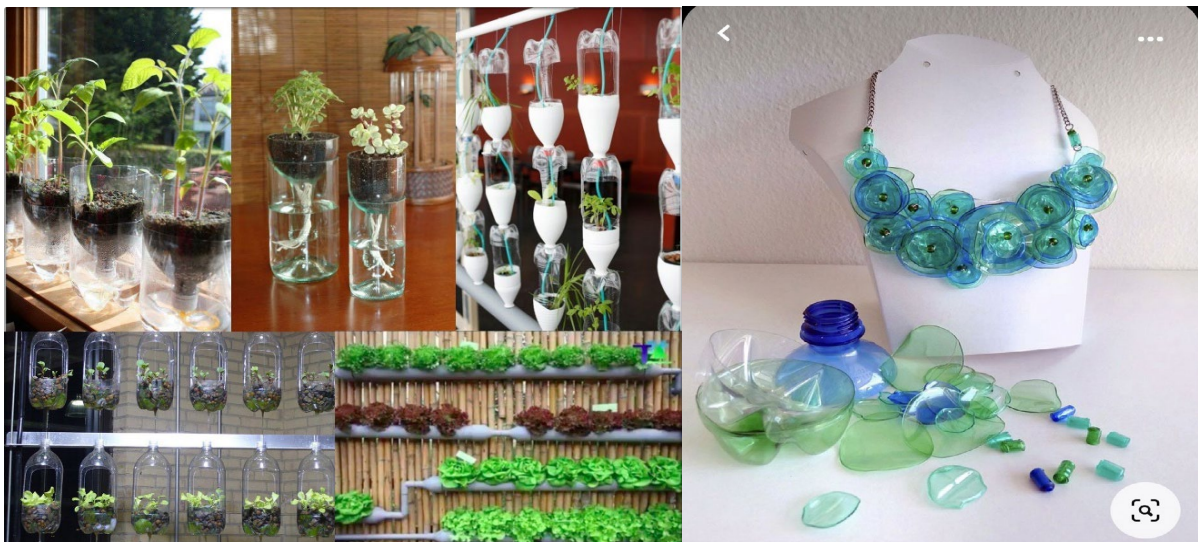




Figure 3.7: Pictures showing creative use of plastic waste

b. Food Waste

Food waste can be prevented by creatively turning leftover foods into new dishes like yam balls from leftover yam, fried rice from plain rice, etc. kakro from over ripened plantain or banana. One could also venture into preservation by giving them some simple treatments to prolong their life span like making jams, jellies, purees and concentrates from fruits and vegetables.



Figure 3.8: Pictures of Creative Ways of Handling Left Over Foods

c. Old clothing

Old clothes can be transformed into usable items such as:

i. Fashion and Accessories

- Tote bags: Turn old t-shirts or jeans into sturdy, reusable shopping bags.
- Scarves or headbands: Lightweight fabrics make great accessories.
- Patchwork skirts or dresses: Combine different pieces for a new look.

ii. Home decor and utility

- Pillowcases or cushion covers: Add a personal touch to your living space.
- Quilts or blankets: Especially meaningful if made from baby clothes or old favourites.
- Draft stoppers: Use denim or thick fabric to block cold air from doors.

- Rugs or mats: Braided or woven from strips of fabric.

iii. Crafts and Keepsakes

- Memory bears or stuffed animals: Sentimental gifts made from cherished clothes.
- Wall art: Frame a favourite graphic tee or create fabric collages.
- Coin purses or wallets: Small but stylish upcycles, etc.



Figure 3.9: Pictures of Creative Items Made from Old Clothes

Learning Tasks

1. Show a video or engage an entrepreneur as a resource person to share experiences with class
2. Identify and discuss the successes and challenges faced by renowned or successful entrepreneurs in Ghana
3. Identify and discuss product and service ideas that may trigger entrepreneurial ideas from household items. E.g.,
 - a. Food wastage/Leftover
 - b. Clothing and fabric craft
 - c. Plastic waste
 - d. Underused household equipment
 - e. Water management
 - f. Community resources, etc.

Pedagogical Exemplars

1. Experiential Learning/ Project-Based Learning

- a. Guide learners in groups to observe video/listen to a resource person (local entrepreneurs) to discuss how creativity and innovation contributed to their success.
- b. Task learners to take notes and share their take on the video/presentation for whole class discussion

1. Collaborative Learning/Group Work

- a. Ask learners in mixed groups to reflect on the survey findings to identify common underused or waste resources in community.
- b. Ask learners in mixed groups, to brainstorm to develop innovative ideas for turning at least two of the identified underused or waste resources into entrepreneurial ventures.
- c. Ask learners to share their ideas for peer critiquing and suggestions for improvement

2. Project-Based Learning/Group Work

- a. Task learners in pairs/groups to create simple prototypes of the products or services identified. E,g.
 - i. Processing and renewing leftover food
 - ii. Upcycled crafts
 - iii. Renting underused household equipment
 - iv. Supplying households' water, etc.
- b. Guide learners to exhibit their prototype to test the ideas within the school or community and gather feedback to help refine entrepreneurial ventures for larger markets.
- c. Ask learners to share their achievements and challenges of developing creative solutions for utilising underused or wasted family resources as entrepreneurial ventures for whole class discussion.

Key Assessment

Level 3: Research the background of a well-known Ghanaian entrepreneur and analyse how their experiences, decisions and challenges can guide you in planning your own journey toward becoming a successful entrepreneur. Use the information to explain lessons learned and how you would apply them in real-life situations.

Level 4: Design and develop a prototype of a sustainable product or service that creatively transforms underused or waste resources into something useful. Your project should include:

1. A detailed description of the resource being reused or repurposed.
2. A step-by-step development plan of the product or service, including tools and processes used.
3. An explanation of the social, environmental or economic benefits of the innovation.
4. An evaluation of potential challenges and how they can be addressed.

5. A proposal for how the product or service could be marketed or implemented in a real-world setting.

Hint

The Recommended Mode of Assessment for Week 12 is End of Semester Examination. Refer to Appendix D for a Table of Specification to guide you to set the questions. Set questions to cover all the indicators covered for at least Weeks 1 to 11.

WEEK 13: BUSINESS BASICS FOR MANAGING FAMILY RESOURCE PRODUCTS AND SERVICES

Learning Indicator: *Analyse basic business concepts for family resource-based products or services and their innovative characteristics.*

FOCAL AREA: BASIC CONCEPTS OF FAMILY RESOURCE-BASED PRODUCTS AND SERVICES

1. Concepts of Family Resource-Based Products and Services

Family resource-based products and services are designed to solve everyday challenges, like managing organic waste or repurposing unused items, while offering practical value to families. The concepts listed below when woven together, can create truly impactful products and services that not only serve families' immediate needs but also help shape a more mindful and sustainable businesses future.

- a. **Product and service ideas:** This is the foundation in solving a real-world challenge. This involves developing products or services to meet a specific need or solve a problem related to family resource management.
- b. **Value addition:** This is the unique value the product or service offers to customers. This unique value could come from cost savings, convenience, environmental impact or even emotional resonance (e.g., making sustainable living feel empowering). A product might double as a learning tool for children or offer ongoing digital tips for waste reduction.
- c. **Target market:** Also called the **niche**, is the specific group of people who will benefit from the product or service. These may include Eco-conscious families, urban dwellers with limited space, households on tight budgets, communities with limited access to waste disposal or recycling infrastructure, etc.
- d. **Marketing Strategy for Family-Based Products and Services:** Marketing strategy refers to a planned approach to promoting, pricing, distributing and selling products or services to reach potential customers effectively. For family-based products and services, the strategy should be simple, affordable and targeted toward the local market. Some marketing strategies include:
 - i. **Product Strategy**
 - **Product Quality:** Ensure that the product or service is of good quality and satisfies the needs of the target market.
 - **Brand Identity:** Give the product or service a unique name, logo, or packaging that reflects the family's values and the product's usefulness.
 - **Innovation:** Use creativity in design, ingredients, or presentation to make the product stand out.

Example: A family making handmade beaded jewellery can package them in recycled boxes with colourful local designs to attract buyers.

- ii. **Price Strategy**

- **Cost-Based Pricing:** Set the price based on the cost of production plus a small profit.
- **Competitive Pricing:** Research what similar products cost in the market and price competitively.
- **Value-Based Pricing:** Set the price based on how much value customers place on the product.

Example: If a family offers babysitting services, the fee should reflect the value of care and time provided yet remain affordable to the community.

iii. Place (Distribution) Strategy

- **Home-Based Sales:** Sell from home or through neighbourhood delivery.
- **Local Markets:** Use weekly or community markets to reach buyers.
- **Shops and Boutiques:** Partner with small local retailers to sell on commission.
- **Online Platforms:** Use WhatsApp, Facebook, Instagram, or community WhatsApp groups to advertise and sell.

Example: A family selling local drinks like sobolo can deliver to offices or advertise in church groups online.

iv. Promotion Strategy

- **Word of Mouth:** Ask satisfied customers to recommend the product or service to others.
- **Flyers and Posters:** Use simple, low-cost visuals to advertise in schools, churches, or markets.
- **Demonstrations:** Showcase how the product is used or its benefits at local events.
- **Social media:** Use family or friends' accounts to share pictures, videos, and prices.

Example: A family making natural skincare products can post before-and-after pictures of users (with consent) to promote benefits.

v. People Strategy (Customer Relations)

- Provide good customer service — be respectful, deliver on time, and handle complaints professionally.
- Encourage feedback to improve the product.
- Reward loyal customers with small discounts or free samples.

vi. Importance of Marketing Strategy in Family-Based Enterprises

- Increases product visibility and demand.
- Helps to reach the right target market.
- Ensures sustainable income generation.
- Builds a positive reputation for the family's enterprise.
- Promotes growth and expansion over time, etc.

2. Importance of Developing Products and Services that Cater for Family Resources

- a. Promote waste reduction through repurposing unused resources: Products that turn waste into opportunities like using food scraps for compost or crafting with upcycled materials deliver dual value: managing family needs and promoting sustainability.
- b. Provides a cost-effective way for families to manage organic waste
- c. Focuses on niche markets with unmet needs: By zeroing in on groups that larger companies often overlook, a business can offer customized solutions that truly connect. It is a smart way to build loyal customers because when people feel seen, they stick around.
- d. Uses storytelling and user-generated content to build brand loyalty. Storytelling in marketing thrives when it reflects community values, cultural pride and everyday resilience. It is not just about selling a product it is about inviting people into a shared narrative they recognize and trust.

Table 8: Sample Checklist for Analysing/Assessing a Product or Service

Criteria	Checklist Questions	Tick (✓)
Problem Identification	Does the product/service address a specific family resource management problem?	
	Is the problem clearly defined?	
Value Proposition	Does it offer any unique benefits?	
	Does it stand out from current alternatives?	
Waste Reduction and Repurposing	Does it utilise unused or organic household wastes?	
	Does it significantly reduce household waste?	
Cost-Effectiveness	Is it affordable for target families?	
	Does it help save time or money long-term?	
Target Market Fit	Is the audience clearly defined (e.g., niche or under-served group)?	
	Will the product meet their specific needs?	
Environmental Impact	Are future product extensions possible?	
	Are its environmental benefits measurable or trackable?	
Feedback and Improvement Loop	Is there a way for users to share suggestions or reviews?	
	Are customer insights integrated into future versions?	

Learning Tasks

1. Analyse business concepts for family resource-based products
2. Discuss basic business concepts for family resource-based products

Pedagogical Exemplars

1. Experiential/ Project- Based Learning

- a. Guide learners in groups to observe video/pictures/charts to discuss basic business concepts for family resource-based products or services.
- b. Ask learners to share their observation for whole class discussion.

2. Collaborative Learning/Group Work

- a. Guide learners in mixed groups to analyse basic business concepts for family resource-based products or services to identify their innovative characteristics.
- b. Ask learners to share their results for whole class discussion.

Key Assessment

DoK Level 3: Identify any three concepts related to the creative process (e.g., brainstorming, idea development, resource utilisation or evaluation) and explain how each one influences the way individuals or families develop creative products or solutions.

DoK Level 4: Conduct a product or service evaluation project as follows

1. Select and analyse an existing product or service currently available on the market that is like your prototype.
2. Design and use a detailed checklist to assess both the market product and your prototype based on key product development concepts such as functionality, quality, cost-effectiveness, creativity, sustainability, and user satisfaction.
3. Compare and critically evaluate how your prototype performs against the existing product, identifying competitive strengths and limitations.
4. Based on your findings, develop a strategic improvement plan to address any identified weaknesses in your prototype. The plan should suggest practical modifications and explain how these changes could improve its market readiness and user appeal.

Hint



Remember to assign Individual Project Work to learners by the end of Week 13. Ensure that the project covers several learning indicators and spans over several weeks.. Refer to the item under DoK 4 as example of the project task. Refer to Appendix E for more information on how to organise the project work.

SECTION 3 REVIEW

Weeks 8 through 13 offered a comprehensive and practical exploration of how creativity and innovation intersect with entrepreneurship and everyday life. Students gained a foundational understanding of creative thinking and its significance in launching and sustaining entrepreneurial ventures. Through the lens of family resource management, they examined innovative ideas for addressing household challenges and discovered strategies for identifying business opportunities in familiar, everyday contexts. Special attention was given to repurposing underutilized or wasted resources, encouraging sustainable thinking

and resourcefulness. Finally, learners were introduced to basic business principles essential for developing and marketing products and services rooted in family-based resources. This section successfully bridged theory with practical application, inspiring students to view their immediate environment as fertile ground for innovation and value creation.

Additional Reading and Teaching / Learning Resources

1. Projector, Computer, Sticky notepad, Cardboard and Mobile phones, (if possible).
2. Prepared videos or YouTube videos on developing creative solutions for utilising underused or waste family resources as entrepreneurial ventures and innovative ideas for managing family resources effectively.
3. Picture and Open Educational Resources on the concept of creativity and innovation in entrepreneurship and the basic business concepts for family resource-based products or services and highlighting their innovative characteristics, etc.
4. Texts on the concept of creativity and innovation in entrepreneurship and the importance of creativity in solving challenges related to family resource management.
5. Concept maps, Videos, charts and text on survey to identify potential entrepreneurial opportunities in family resource management



APPENDIX D: Structure and Table of Specifications of End of First Semester Examination

Structure

1. Cover content from weeks 1-11 Taking into consideration Depth of Knowledge (DOK) levels.
2. Resources:
3. Answer booklets
4. Learner Material
5. Teacher Manual
6. The test should include
 - a. **Multiple Choice Questions** – 40 questions
 - b. **Essay** – 5 Questions, Answer a minimum of three questions
 - c. **Case Study** – 1 Compulsory Question
7. Time: 1hr: 45 minutes

Task example

MCQ

Which set of concepts best shows how the creative process influences the development of creative products or solutions for individuals or families?

- A. Brainstorming, Evaluation, Execution
- B. Planning, Scheduling, Communication
- C. Research, Resource Use, Feedback
- D. Mind Mapping, Prototyping, Marketing

ESSAY

Explain four ways creativity is important in solving everyday challenges faced by the following:

- a. Individual
- b. Family
- c. Community

Table of Specification for End of First Semester Examination

Week	Focal Area	Type of Question	DoK Level				Total
			1	2	3	4	
1	Discuss the scope of Management in Living	Multiple choice	1	2	1	-	4
	Discuss the importance of Management in Living	Essay	-	1	-	-	1

2	Discuss values that influence management among individuals and families living and working together	Multiple choice	1	1	1	-	3
		Essay	-	-	1	-	1
3	Identify career opportunities in Management in living. Analyse the differences and similarities of the various careers and their benefits to the individual, family and society.	Multiple Choice	1	1	1	-	3
		Essay	-	-	-	-	-
4	Discuss the focus of personal and family resource management in everyday living. Describe the characteristics of management and their implication.	Multiple Choice	1	2	-	-	3
		Essay	-	-	1	-	1
5	Discuss the characteristics of resources and their implication to management	Multiple Choice	1	2	-	-	3
		Essay	-	-	-	-	-
6	Motivators of Management The Impact of applying Management Motivators	Multiple Choice	1	2	-	-	3
		Essay	-	-	-	-	1
7	Discuss the Influence of Motivators on Management Decisions	Multiple Choice	2	1	-	-	3
		Essay	-	-	-	-	-
8	Evaluate creativity and Innovation in Entrepreneurship Discuss resources in Everyday Living.	Multiple Choice	1	1	1	-	4
		Essay	-	-	1	-	1
9	Discuss innovative Ideas for Managing Family Resources	Multiple Choice	2	1	1	-	4
		Essay	-	-	-	-	-
		Case Study	-	-	-	-	-
10	Explain the importance of Creativity in Solving Family Resource Challenges	Multiple Choice	1	2	1	-	3
		Essay	-	-	1	-	1
11	Explain Potential Entrepreneurial Opportunities	Multiple Choice	1	2	1	-	4
		Essay	-	-	-	-	-
12	Creative solutions to using underused resources	Multiple Choice	1	2	1	-	4
		Essay	-	-	1	-	1
		Case Study	-	-	1	-	-
	Total		14	20	14	-	48



APPENDIX E: Sample Rubric for an individual practical assessment

Task: Create a graphic illustration of the various stages of the family life cycle using concept maps, charts, posters or albums.

Task description

1. Identify and explain all the stages of the family life cycle
2. Include at least two key events and needs at each stage of the cycle, e.g., arrival of the first child, needs: time, money, parenting skills, etc.
3. Use the information to create a visual or graphic illustration either in the form of a concept map, chart, poster or album.

Sample Rubric for an individual practical assessment (20 marks)

Criteria	Excellent (5)	Very Good (4)	Satisfactory (3)	Needs Improvement (1–2)
Content Accuracy and Completeness	All stages clearly identified with accurate, detailed descriptions of events and needs.	At least three stages identified with accurate and relevant information	At least two stages identified; with some information unclear or lacking.	At least one stage identified but without information mostly unclear or incomplete.
Key events and needs	At least two key events and two needs clearly identified and explained	At least one key event and two needs (or vice versa) clearly identified and explained	No key event and two needs (or vice versa) clearly identified and explained	No key event and one need (or vice versa) identified but explanation lacks clarity
Organization and Clarity	Excellent structure with logical flow; easy to follow.	Good structure with minor lapses in flow or clarity.	Fair structure; somewhat disorganized or confusing in places.	Poorly structured and difficult to follow.
Creativity and Visual Presentation	Very creative; All stages clearly represented with effective use of visuals, colours, and layout to enhance understanding.	Good creativity: Most stages clearly represented with effective use of visuals, colours, and layout to enhance understanding.	Some creativity at least two stages clearly represented with effective use of visuals, colours, and layout to enhance understanding.	Lacks creativity; at least one stage clearly represented with little or no use of visual elements.

Scoring:

- **16–20 marks** = Excellent
- **12–15 marks** = Very Good
- **8–11 marks** = Satisfactory
- **7 or below** = Needs Improvement

SECTION 4: FAMILY LIVING

Strand: Family and Social Relationship

Sub-Strand: Responsible Family and Social Living

Learning Outcomes

1. *Apply knowledge of family systems, role and stages of the family life cycle to promote healthy and responsible family relationships*
2. *Use knowledge of the interrelationship between families and society to promote meaning contribution to societal development*

Content Standards

1. Demonstrate knowledge and understanding of family systems, roles and responsibilities in building healthy relationships.
2. Demonstrate the ability to explain the inter-relationship between families and society and analyse the impact on societal development

Hint



Conduct mid-semester assessment in Week 18. Refer to Appendix F for the structure and table of specifications to guide you in setting the questions. Set questions to cover all the indicators covered for at least weeks 1 to 5.

Introduction and summary section

Responsible Family and Social Living is the second sub-strand under the *Management in Living* component of the Home Economics curriculum for Senior High School, Senior High Technical School, and Science, Technology, Engineering and Mathematics (STEM) programmes. This section aims to equip learners with the knowledge, values, attitudes and skills necessary for building and maintaining healthy, responsible and resilient family units. Families play a central role in shaping individual values, behaviours and personal development. As foundational units of society, they significantly influence community and national development. This sub-strand recognises that a well-functioning family fosters personal well-being, social cohesion and responsible citizenship. As such, learners will be supported to develop a healthy sense of responsibility in managing family matters and nurturing social relationships. The section focuses on five key areas: understanding the concept and structure of the family; examining the family's role in shaping individual character and societal values; exploring the stages of the family life cycle and their implications for both individuals and the family unit; analysing the interrelationship between the family and society, including mutual roles and contributions and evaluating how societal institutions support family well-being and promote healthy family living. By the end of this section, learners are expected to appreciate the diverse functions of the family and its

impact on societal development. They should also be able to reflect on the importance of societal support systems and recognise their own roles in sustaining healthy and responsible family relationships.

The weeks covered by the section are:

Week 14: Understanding Families and Their Role in Personal and Social Development.

Week 15: Appreciating the Relationship Between Families and Society

Week 16: Exploring the Stages of the Family Life Cycle

Week 17: Ways Society Supports Families

Week 18: Societal Role in Promoting Healthy Family Living

SUMMARY OF PEDAGOGICAL EXEMPLARS

Teachers are encouraged to use a variety of learner-centred and inclusive strategies that promote active participation and real-life application of concepts. Approaches such as mixed-ability group work, structured talk (e.g., guided discussions and think-pair-share) and problem-based learning help foster collaboration, critical thinking and understanding of family roles and societal contributions. Visual aids like charts, videos, role-plays, and infographics can be used to simplify complex concepts such as the family life cycle. Experiential learning through community projects and interviews strengthens the link between classroom content and real-life experiences. To ensure inclusivity, teachers should integrate frameworks such as GESI, SEN, SEL, 21st-century skills, national values, and ICT. Overall, teaching should be flexible, reflective and responsive to learners' needs, with the aim of building appreciation for the family's role in personal and societal development.

ASSESSMENT SUMMARY

Assessment in the Responsible Family and Social Living sub-strand should reflect varying Depth of Knowledge (DoK) levels and align with learning indicators, teaching strategies and outcomes. Tasks should assess learners' understanding of family concepts, promote critical thinking, real-life application and personal responsibility. Both formative (e.g., quizzes, discussions, reflections) and summative (e.g., projects, examinations) methods are encouraged. Teachers should apply differentiated strategies to support diverse learners, including GESI and SEN considerations. Two recordable tasks are required: a practical activity in family life cycle timeline and a mid-semester examination. Assessment data should inform instruction, support learner growth and foster holistic development.

WEEK 14: UNDERSTANDING FAMILIES AND THEIR ROLE IN PERSONAL AND SOCIAL DEVELOPMENT.

Learning Indicator: Explain the concept of family and its role in building healthy relationships.

FOCAL AREA: THE CONCEPT AND STRUCTURE OF THE FAMILY

Key Concepts

1. Meaning of the Concept Family

Family is a group of people related either by blood, marriage or adoption. The family is the basic unit of society, responsible for nurturing individuals and shaping their values, behaviours and identity. It provides emotional, social, economic and moral support necessary for personal development and societal stability. Families may vary in form and structure, but all serve the core function of caregiving and socialisation.

2. Types and Family Structures: The types of families can take various forms and structures, reflecting the diverse nature of human relationships and societal changes. Family structures differ based on cultural, economic and social factors. Common types include:

- a. **Nuclear family:** The nuclear family consists of a married or cohabiting couple and their children living together in one household. It is a traditional family structure and may include biological, adopted or stepchildren. Note that single-parent family is a variation of the nuclear family system: In a single-parent family, one parent is responsible for raising and caring for the children without the presence of the other parent due to divorce, separation, death or other circumstances.



Figure 4.1: Examples of Nuclear Families in a Home Setting

- b. **Extended family:** An extended family is a type of family that goes beyond just parents and their children. It includes other relatives such as grandparents, aunts, uncles and cousins who may live in the same house or nearby. There are different types of extended families, such as stem families (where grandparents live with one married child and their family) and joint families (where several related families live together).

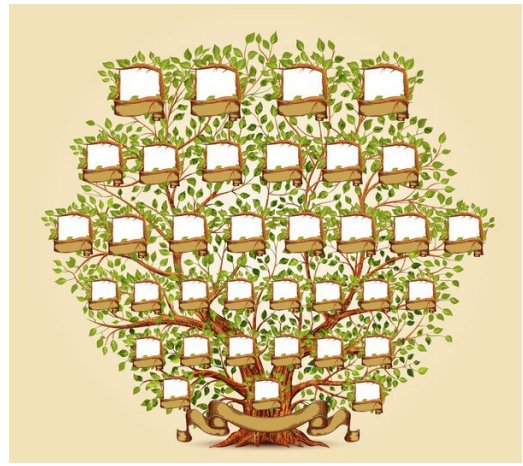
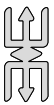


Figure 4.2: Illustration of an Extended Family Structure with a Family Tree

- c. **Single-parent family:** A single-parent family is a family where only one parent takes care of the child or children. This can happen because of divorce, separation, the death of a spouse, or a personal choice to raise a child alone. The parent is responsible for providing love, support, and care without a partner.
- d. **Blended or reconstituted family:** A blended family, also called a stepfamily, is formed when two adults come together through marriage or living together and one or both already have children from a previous relationship. The children and adults form a new family unit and live together.
- e. **Childless family:** A childless family is a family made up of a couple who do not have children. This can happen for different reasons:
 - *Voluntary childlessness* (Childfree): Some couples choose not to have children. This may be because they want to focus on their careers, personal goals or simply prefer a life without children. People who make this choice often prefer the word childfree instead of childless to show it is their personal decision.
 - *Involuntary childlessness:* Some couples want children but are unable to have them due to medical reasons like infertility. This means one or both partners have difficulties that prevent pregnancy.



Note

Childless families may be treated differently by society because many people expect all couples to have children.

They may focus more on other aspects of life, like work, travel or hobbies.

These couples often have more freedom and fewer financial responsibilities than families with children.

- f. **Other types of family caregivers:** Families are not always headed by parents. Sometimes, other individuals take on the role of caring for and raising children. These types of families show that love and care can come from many different persons not just parents. These families include:

- *Guardians*: A guardian is someone chosen by a court to care for a child when the parents are unable to. They make decisions and provide for the child's needs just like a parent would.
- *Grandparents*: Sometimes, grandparents take full responsibility for raising their grandchildren. These families are sometimes called grand families or kinship families.
- *Siblings*: In some cases, older brothers or sisters take care of their younger siblings. This may happen if the parents have passed away or are not able to care for them, etc.

Table 4.1 Classification of Family Types Under Nuclear and Extended Families

Main Family Type	Sub-Type	Description	Examples/Features
Nuclear Family	Standard Nuclear	Two biological parents and their children living together.	Father, mother, and children in one household.
	Single-Parent Family	One parent raising one or more children due to separation, divorce, or death.	A mother or father raising children alone.
	Childless Family	A married couple without children, either by choice or circumstance.	Husband and wife living alone.
	Blended (Step) Family	Formed when partners with children from previous relationships marry.	Stepparents and stepchildren living together.
	Foster/Adoptive Family	Family structure where non-biological children are legally raised as family.	Adopted or foster children living with guardians.
Extended Family	Traditional Extended	Includes relatives such as grandparents, aunts, uncles, and cousins.	Several generations or relatives living under one roof.
	Joint Family	A form of extended family where multiple related nuclear families live together.	Brothers with their wives and children living with parents.

Learning Tasks

1. Explain the concept of family
2. Surf the internet and other sources for information to explore the concept of family and implications of changing social dynamics on family life.
3. Identify your ideal family type, its advantages and disadvantages.

Pedagogical Exemplars

Teacher Activity

Engage learners to brainstorm their experiences about the concept of family. Teachers should ensure that prompt and constructive feedback is given to support learners. Encourage learners to share ideas with others.

Group work should be focused on at least three learners of different ages and socio-cultural backgrounds and the teacher should provide a task that will require learners to role-play on the concept of family. Provide constructive feedback and support to learners during and after the exercise.

There is a range of tasks within this section and learners who are not actively participating (AP) may need additional guidance in the form of direct instructions, modelling, targeted questions, and provision of information sources. Learners who exhibit a clear understanding and the ability to perform tasks independently (P) and (HP) should rise to the challenge of researching, analysing information and producing charts/diagrams, projects and presentations.

1. Talk for Learning

- a. Ask learners to brainstorm their experiences about the concept of family.
- b. Invite learners at random to share their experiences with their peers and the class.

2. Group Work/Structuring Talk for Learning

Guide learners in groups using panel discussion strategies to explain the concept of family and types of family. Encourage learners to use culturally appropriate language during the group level discussion. Teachers should ask probing questions to assess learners' understanding of the concept and provide constructive feedback of the process. For example:

- a. Identify the main types of family. Targeted at learners approaching proficiency.
- b. Describe the main purpose of family. Targeted at learners who are proficient and have a clear understanding and ability to perform tasks.
- c. Compare and contrast a nuclear and extended family. This task is designed for those with a high level of understanding where they are encouraged to justify their responses

Key Assessment

The teacher should focus on formative assessments by choosing from the following exemplars or should create their own formative assessment activities.

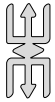
DoK Level 2: Briefly explain the concept of the different types of family

- a. Identify at least three types of family structures (e.g., nuclear, extended, single parent).
- b. Describe the main characteristics of each type.
- c. Compare the similarities and differences between any two of the family types you listed.

DoK Level 3: Design a concept map to illustrate the different types of family.

- a. Research and gather information on at least four different types of family structures (e.g., nuclear, extended, single-parent, foster, child-headed, etc.).

- b. Analyse the roles and characteristics of each family type in relation to how they function in society.
- c. Design a concept map that illustrates:
 - i. The classification of each family type
 - ii. Key features and responsibilities in each type
 - iii. Relationships and interconnections among the types (e.g., how some families may overlap or evolve over time), etc.

**Note**

Your concept map should clearly show how the different types of families are related or distinct and reflect deeper thinking about their social and functional roles.

WEEK 15: APPRECIATING THE RELATIONSHIP BETWEEN FAMILIES AND SOCIETY

Learning Indicator: *Identify the role of families in the development of individuals, families and the society.*

FOCAL AREA: ROLE OF FAMILIES IN THE DEVELOPMENT OF INDIVIDUAL, FAMILY AND SOCIETY

Key Concepts

Families play a crucial role in the development of individuals, other families, and society. A stable and supportive family structure fosters healthy and well-adjusted individuals who are better equipped with knowledge, skills and values to contribute positively to their families, communities, and society. Recognising and supporting the role of families is crucial for building healthy communities and creating a positive societal impact.

1. Physiological Role of the Family

The physiological role of families refers to the function families fulfil in meeting the physical and biological needs of their members to ensure their health, safety and overall well-being. These roles include:

- a. **Nutrition:** Families are responsible for providing nutritious food to their members to support their physical growth and development.
- b. **Shelter and safety:** Families provide a safe and secure home environment, protecting their members from external hazards and ensuring their physical safety.
- c. **Healthcare:** Families play a crucial role in maintaining the health of their members by arranging for healthcare services, regular medical check-ups and necessary treatments when necessary. Families teach and promote good hygiene practices, such as regular bathing, hand washing and maintaining a clean-living space, to prevent the spread of diseases.
- d. **Rest and sleep:** Families support the rest and sleep needs of their members, recognising the importance of adequate rest for physical and mental well-being.

2. Social Role of Family

The social role of families refers to the functions and contributions of families in society. Families play a vital role in shaping the social fabric, promoting socialisation, and fostering social stability. The social role of families encompasses various aspects, including:

- a. **Primary socialisation:** Families are the primary agents of socialisation, transmitting cultural values, norms, and behaviours to the younger generation. They teach children how to interact with others, develop social skills and navigate societal expectations.
- b. **Formation of identity:** Families provide a sense of belonging and identity to individuals. Family traditions, customs and shared experiences contribute to a person's sense of self and cultural identity.

- c. **Reproduction and continuity:** They facilitate the process of procreation and nurturing of future generations.
- d. **Emotional support and well-being:** Families offer emotional support, love, and care, which are critical for the emotional well-being of individuals. Family members provide comfort, understanding and a sense of security.
- e. **Economic support and stability:** Families contribute to economic stability by providing financial support and resources to their members. Family members often share financial responsibilities and support each other during challenging times.

3. The Instrumental Role of Families

The instrumental role of families refers to the practical and functional tasks that family members perform to meet the material and physical needs of the family unit. In traditional gender roles, the instrumental role is typically associated with the male family members, as they are often responsible for providing financial support and making decisions related to practical matters. However, in modern families, the instrumental role can be shared by all family members, irrespective of gender. These instrumental roles of families include budgeting and financial planning:

- a. **Families engage in budgeting and financial planning:** Budgeting and financial planning are essential practices that help families manage their income, control spending, and prepare for future needs. Families create a budget to outline their income sources and allocate money for various expenses such as food, housing, education, transportation, healthcare, and savings. This helps prevent overspending, reduce financial stress, and ensure that resources are used wisely. Financial planning also involves setting short-term and long-term goals, such as paying school fees, building a home, or saving for emergencies. Engaging in budgeting and planning, families are better able to make informed financial decisions, avoid debt and achieve stability. It also promotes values such as responsibility, discipline, and cooperation among family members as they work together to meet their needs and plan for a secure future.
- b. **Ensuring financial security:** Ensuring financial security means taking steps to manage money wisely to meet present needs, prepare for unexpected expenses and achieve long-term goals. It involves creating a stable financial foundation for the family through careful budgeting, saving, investing, and avoiding unnecessary debt. Financial security helps families live within their means and reduces stress caused by financial uncertainty. The major practices for ensuring financial security include setting financial goals, maintaining an emergency fund, tracking income and expenses, and making informed decisions about spending. Families may also invest in insurance, education, or income-generating activities to strengthen their future stability. Practicing financial discipline and involving all members in planning and decision-making, families can build resilience and enjoy peace of mind, even in difficult times.
- c. **Responsible financial decisions:** Responsible financial decisions involve making thoughtful and informed choices about how money is earned, spent, saved, or invested. These decisions help individuals and families meet their basic needs, avoid unnecessary debt, and achieve financial goals. Being financially responsible means prioritizing essential expenses like food, shelter, health care, and education before spending on non-essential or luxury items. For instances, responsible financial decisions include

comparing prices before buying, saving a portion of income regularly, avoiding impulse buying, and seeking value for money. It also involves planning for the future such as saving for emergencies, paying off loans on time, and investing in productive ventures. When families make responsible financial choices, they promote stability, reduce stress, and model good financial habits for younger generations.

4. Expressive Role of Family

The expressive role of family refers to the emotional and social tasks that family members perform to nurture and support each other's well-being and interpersonal relationships. In traditional gender roles, the expressive role is often associated with the female family members. However, in modern families, the expressive role can be shared by all family members, irrespective of gender. These include:

- a. **Emotional support:** Family members offer emotional support and understanding to each other during times of joy, sorrow and stress. They provide a safe space to express feelings and emotions openly.
- b. **Communication:** Families engage in open and effective communication, encouraging active listening and empathy, to foster strong interpersonal connections.
- c. **Affection and love:** Family members show affection and love toward one another through verbal expressions, physical gestures and acts of kindness.
- d. **Conflict resolution:** Families work together to address conflicts and disagreements in a constructive manner, promoting healthy communication and understanding.
- e. **Celebrating achievements:** Families celebrate each other's accomplishments and milestones, reinforcing positive reinforcement and support.

5. Supportive Role of the Family

The supportive role of family refers to the various ways in which family members aid, encourage and care for each other. These include:

- a. **Encouragement and motivation:** Family members encourage and motivate each other to pursue their goals and aspirations, fostering a positive and supportive environment.
- b. **Childcare and parental support:** Families support one another in parenting responsibilities, providing care and guidance to children and sharing parenting tasks.
- c. **Practical help:** Family members offer practical help and assistance, such as running errands, helping with household chores, or providing transportation.
- d. **Crisis management:** Families come together during crises or emergencies to support and problem-solve collectively.
- e. **Empathy and active listening:** Family members listen to each other's concerns and experiences with empathy and understanding.

6. Traditional Role of Family Members

Traditional roles of family members often follow gender-based stereotypes that have been prevalent in many societies in the past. While these roles have evolved and become more flexible in modern times, it is essential to recognise that traditional roles may still exist in

some cultures or households. These roles can vary significantly across different cultures and communities. Some common traditional roles of family members include:

- a. **Father:** Traditionally, the father is seen as the primary breadwinner and protector of the family. He is responsible for providing financial support, making important decisions and being the head of the household.
- b. **Mother:** The mother's traditional role is often associated with caregiving and nurturing. She takes care of the children, manages the household and provides emotional support to family members.
- c. **Children:** Children are expected to respect and obey their parents, follow their guidance, and contribute to household chores as they grow older.
- d. **Grandparents:** In many cultures, grandparents play an essential role in the family, offering wisdom, support and care for the younger generations.
- e. **Siblings:** Siblings may have roles that include supporting and looking out for each other, especially in larger families.

Learning Tasks

1. Explain the different roles that families play in the development of individuals and society.
2. Explain at least three roles of individual family members.
3. Organise a drama/ role play/video show on the various roles of the families to educate the school community members.

Pedagogical Exemplars

Teacher Activity

As a class activity, ask learners to reflect on the roles they perform within their families and share their experiences. Engage learners in groups to develop concept maps, mind maps or concept cartoons to illustrate the roles each member plays in promoting family growth and development and their related challenges. Monitor and provide support to each group when necessary.

Some learners who are approaching proficiency (AP) may need additional guidance in the form of direct instructions, questions and support. Learners who exhibit a clear understanding and the ability to perform tasks independently (P) and (HP) should be engaged in more challenging tasks.

1. Managing Talk for Learning/Collaborative Learning Approaches

- a. Learners share their experiences on the roles they perform in their families. Use probing questions to direct learners' thoughts. Learners in mixed ability/gender groups are to develop concept maps, mind maps or concept cartoons to illustrate the roles each member plays to promote family growth and development and their related challenges.
- b. Group secretaries present reports for a whole class discussion using varied models (radio presentation).

Give prompt and constructive feedback and summarise the key points. Teachers should ask probing questions to assess learners' understanding of the concept and provide constructive feedback of the process. For example:

- State two physiological roles of the family. Targeted at learners approaching proficiency.
- Outline the social roles of members of the nuclear family. Targeted at learners who are proficient and have a clear understanding and ability to perform tasks.
- Reflects on the responsibilities of the father, mother and children in the home and give examples for each member of the nuclear family. This task is designed for those with a high level of understanding where they are encouraged to justify their responses

Key Assessment

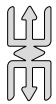
The teacher should focus on formative assessments by choosing from the following exemplars or should create their own formative assessment activities.

DoK Level 2

1. Describe the various roles families play in the growth and development of the individual, the family unit and the wider society (e.g., emotional support, socialization, education, economic provision, moral training).
2. Use a visual tool (such as a concept map, concept cartoon, mind map, or slide presentation) to:
 - i. Organise and present your understanding of these roles.
 - ii. Explain related challenges families may face in fulfilling these roles (e.g., financial hardship, absence of parents, conflict, cultural expectations).

DoK level 3

1. Critically examine at least four major roles families play in supporting the development of individuals and society, providing real-life examples or case studies to support your analysis.
2. Evaluate how changing social dynamics (e.g., urbanisation, education, employment, migration and technology) are influencing gender roles within the family. Provide examples that reflect local and global perspectives.
3. In collaborative groups, plan, organise and conduct an open forum or class panel discussion to engage your peers in a critical dialogue on the following roles of the family:
 - a. Physiological role
 - b. Social role
 - c. Instrumental role
 - d. Expressive role
 - e. Supportive role
 - f. Traditional roles of family members

**Note**

Your activities should include

- *Creative presentations (drama, visuals, spoken word, role play or multimedia slides)*
- *A question-and-answer segment for peer participation*
- *A short reflection or group report analysing the outcomes of the discussion and how ideas shared can influence positive family living in modern society.*

Hint

The recommended mode of assessment for week 15 is Group Discussions and Presentations. You may refer to DoK Level 3 item b for a sample question on how to organise this assessment mode. Refer to the Teacher Assessment Manual and Toolkit page 52 for further information on how to conduct this assessment.

WEEK 16: EXPLORING THE STAGES OF THE FAMILY LIFE CYCLE

Learning Indicator: *Examine various stages of family life cycle and their implications on family living.*

FOCAL AREA: STAGES OF FAMILY LIFE CYCLE

Key Concepts

1. Understanding the Stages of Family Life Cycle

The family life cycle is a concept that describes the various stages that a typical family goes through as it evolves and develops over time. Thus, newly marriage stage, early parenthood, parenting school-age children, parenting teenagers, launching children, empty nest, aging and retirement and later life. These stages of the family life cycle are classified as follows:

- a. **Beginning stage:** the beginning stage of the family life cycle is a time of building a strong foundation for the relationship. The features of the beginning stage of the family life cycle include:
 - i. **Marriage:** Marriage is a legal and social union between a man and a woman (or partners) who agree to live together as husband and wife. It is recognised by customs, religious practices or law in Ghana. Marriage marks the starting point of the family life cycle. The first stage of this cycle is marriage, where two individuals come together to start a new family. It is stage of adjustment to living together and coping with family life.
 - ii. **Establishing a home:** Establishing a home after marriage is process of the couples exploring their shared values, goals and aspirations for the future. Establishing a home means setting up and managing a place to live together. It is a very important part of starting family life. The major things the couples must consider:
 - *Choosing a place to live:* The couple decides where to stay based on location, cost and safety. The home can be rented or owned.
 - *Furnishing the home:* They get basic items like a bed, cooking utensils, furniture and storage and improve with time.
 - *Financial planning:* They establish a sense of unity and responsibility to plan how to spend their money on food, rent, bills and savings also, good budgeting helps the family meet its needs.
 - *Sharing roles and duties:* Both partners take part in cooking, cleaning and caring for the home. This helps reduce stress and builds teamwork.
 - *Building a peaceful environment:* Couples must respect, love and support each other. Good communication helps them solve problems and stay happy.
 - *Planning for the future:* They may decide when to have children, how to raise them by setting goals for their family's growth and well-being, etc.

- b. Expanding stage:** The expanding stage of the family life cycle is a time of significant growth and transformation as the couple embraces their roles as parents and the challenges and joys of raising children. This stage sets the foundation for the next phases of the family life cycle, such as parenting school-age children and parenting teenagers. The major features include:
- i. **Birth of children:** The birth of children is a significant life event that greatly impacts family life and resources. It brings joy and fulfilment but also introduces new responsibilities, including emotional, physical and financial demands. Families must prepare for additional needs such as food, clothing, health care, housing space and education, which require careful budgeting and planning. This stage often calls for adjustments in family routines, work schedules, and spending priorities. Parents may need to make financial decisions about maternity care, childcare, and saving for the child's future. The birth of children also strengthens family bonds and encourages cooperation, as members work together to ensure the child's well-being. Proper planning and support during this time help families adapt smoothly and maintain stability.
 - ii. **Parental roles and responsibilities:** Parental roles and responsibilities refer to the duties parents perform to ensure the proper upbringing, development, and well-being of their children. These roles include providing for the physical needs of the child such as food, shelter, clothing, and healthcare as well as their emotional, social, moral, and educational development. Parents are responsible for teaching values like honesty, respect, responsibility, and discipline. They serve as role models, offering guidance, support, and protection. Additionally, parents must make decisions that affect the family's welfare, including financial planning, education choices, and health care. Fulfilling these responsibilities creates a safe, nurturing environment that promotes the child's growth and helps build a strong, stable family unit.
 - iii. **Adjustment period:** The adjustment period refers to the time when family members adapt to changes in family life, such as the birth of a child, a new job, relocation, illness, or loss. During this period, families often need to reorganize their routines, roles, and responsibilities to accommodate the new situation. It may involve emotional, financial, and physical changes that require flexibility, communication, and cooperation among family members. For example, after the birth of a baby, parents must adjust their sleeping patterns, divide childcare duties, and manage increased expenses. A successful adjustment period strengthens family bonds, promotes understanding, and helps the family maintain stability and well-being through change.
 - iv. **Shift in priorities:** A shift in priorities occurs when families change the way they allocate time, energy, or resources due to new responsibilities or life events. This can happen as a result of the birth of a child, job loss, illness, relocation, or changes in financial status. Families may need to focus more on essential needs like health care, childcare, or education, and reduce spending on non-essential items such as entertainment or luxury goods. Such shifts often require families to re-evaluate their goals and make sacrifices to ensure the well-being and stability of all members. For example, a parent may choose to reduce working hours to care for a new-born, or a family may cut back on expenses to save for a child's school fees. Shifting priorities helps families stay focused on what matters most

during times of transition and supports long-term resilience and growth. Financial planning: Reviewing financial situations and adjust to accommodate the needs of the growing family.

- v. **Support system:** A support system refers to the network of individuals, services and resources that a family can rely on during times of need or transition. This includes extended family members, friends, neighbours, community groups, religious organizations, and social services. Support systems provide emotional, physical, and sometimes financial assistance that helps families cope with challenges such as childbirth, illness, job loss, or relocation. Having a strong support system reduces stress and strengthens family resilience by offering help with childcare, household tasks, or advice during difficult times. It also promotes social connection, emotional well-being, and a sense of belonging. Families that actively seek and maintain support systems are better able to adjust to life changes and maintain a stable and healthy environment for all members.
- c. **Contracting stage:** This stage is also known as launching children stage that occurs when children reach adulthood and leave the family home to pursue their own lives, mostly through higher education, starting careers, or getting married. This stage marks a significant transition for both parents and children as they adapt to a new family dynamic and redefine their roles and identities. The characteristics of this stage include:
- i. **Children leaving home:** The phrase of children leaving home generally refers to the stage in the family life cycle when grown children move out of their parents' house to live independently. This can occur for reasons such as pursuing higher education, starting a job, getting married or simply seeking independence. Older children may move out to attend secondary school, university or other training programmes.
 - ii. **Start of independent life:** The start of independent life is the stage when a young person begins to live on their own and take full responsibility for their daily needs and decisions. This often happens after completing school or leaving the family home to work, further their education or get married. At this stage, the person must manage their own time, money, food and shelter without relying completely on parents or guardians. It is an important period that helps them build confidence, learn life skills, and grow into responsible adults. Although exciting, it can also be challenging, as they may face loneliness, stress, or difficulty balancing tasks. However, it marks a major step toward adulthood and personal growth.
 - iii. **Changing roles of parents:** As children grow and become more independent, the roles of parents begin to change. In the early years, parents are caregivers, teachers, and protectors. However, as children enter adolescence and adulthood, parents take on more supportive and guiding roles. They begin to offer advice rather than make decisions for their children. When children leave home, parents may focus more on their personal goals, careers, or relationships. Some may even take on new roles such as grandparents. This shift can be both rewarding and challenging, as parents must learn to let go and trust their children to make their own choices. The changing roles help strengthen the bond between parents and children in new ways.

- iv. **New family dynamics:** New family dynamics refer to the changes in the way family members relate to and interact with one another as the family grows or experiences change. This can happen when children leave home, new members such as in-laws or grandchildren are added or when roles within the family shift due to age, marriage or job changes. Responsibilities may be shared differently, communication patterns may change, and emotional bonds may be reshaped. For example, parents may become advisors instead of caretakers, and adult children may begin to support their aging parents. These new dynamics require understanding, adjustment and cooperation to keep the family strong and united.
 - v. **Redefining family relationships:** Redefining family relationships means adjusting the way family members connect and relate to one another as their roles and responsibilities change over time. This often happens during major life transitions such as children becoming adults, parents aging or when family members move away, get married or have children. At this stage, parents and children begin to relate more as equals rather than as authority figures and dependents. Siblings may grow closer or take on new roles in supporting one another. Redefining these relationships helps maintain love, respect and support within the family, even as individual lives and family structures change.
- d. **Empty nest stage:** This stage is a time of transition and adjustment for parents, as they redefine their roles and adapt to a new chapter in their lives. Some parents may embrace the newfound freedom, while others may find the changes challenging. It is an opportunity for personal growth and renewal as parents navigate the next phase of their lives. The main features of this stage include:
- i. **Children living independently:** Children living independently refers to the stage when young adults leave their parents' home and begin to live on their own, managing their own needs and responsibilities. This stage usually involves finding a place to live, earning income, making decisions and taking care of daily activities such as cooking, cleaning, and budgeting. It shows that the child has reached a level of maturity and is ready to handle adult life. While it can be exciting and empowering, it may also come with challenges like loneliness, financial stress or adjusting to new responsibilities. However, it is an important part of personal growth and family development. The family home is now empty or may be occupied only by the parents
 - ii. **Emotional adjustment:** Emotional adjustment is the process of learning to cope with changes, manage feelings and adapt to new situations in life. In the family life cycle, this may happen when children leave home, start living independently or when parents face an "empty nest." Family members must learn to deal with feelings such as sadness, loneliness, pride or even fear. Emotional adjustment helps individuals stay mentally healthy and maintain healthy relationships during times of change. It involves accepting new roles, communicating openly and supporting one another to create emotional balance and family harmony.
 - iii. **Increased freedom:** Increased freedom refers to the greater independence and personal space that family members, especially parents or young adults, experience during certain stages of the family life cycle. For parents, this often happens when children leave home, giving them more time to focus on themselves, their careers or hobbies. For young adults, it means making their own choices without depending

on their parents. This freedom allows individuals to explore new interests, set personal goals and enjoy life in new ways. However, it also comes with the responsibility to make wise decisions and manage time, money and relationships effectively.

- iv. **Reconnecting as a couple:** Reconnecting as a couple refers to the stage in the family life cycle when parents, after their children have grown and left home, focus more on their relationship with each other. With fewer parenting responsibilities, couples often have more time to talk, travel, share activities, and strengthen their emotional bond. This period gives them the chance to rediscover shared interests and enjoy quality time together. It can bring joy and closeness but may also require effort to adjust if their relationship was centred mostly around raising children. Reconnecting helps maintain a healthy, loving partnership in the later stages of family life.
 - v. **Career advancement or retirement:** Career advancement or retirement is a stage in the family life cycle where adults either focus on reaching higher positions in their jobs or prepare to stop working altogether. For some, this is a time to achieve personal career goals, earn more income or take on leadership roles. For others, especially older adults, it may be the time to retire and enjoy a more relaxed lifestyle. Retirement offers opportunities to rest, spend time with family, travel or pursue hobbies. Both career advancement and retirement bring changes in routine, income and identity and may require emotional and financial planning to ensure a smooth transition and a fulfilling life.
- e. **Survivor/aging stages:** This stage is a time when individuals and couples may experience significant life changes, both physically and emotionally. It can be a period of reflection, wisdom and an opportunity to find meaning and fulfilment in later years. Many people find satisfaction in passing on their life experiences, values and wisdom to younger generations. The major characteristics include:
- i. **Caregiving and support:** In some cases, adult children may take on the role of caregivers for aging parents, providing emotional, financial and practical support as the parents require more assistance.
 - ii. **Grand parenting:** Many individuals become grandparents during the aging stage, bringing new joys and connections to the family.
 - iii. **Legacy and reflection:** Older adults often reflect on their lives, accomplishments, and the legacy they want to leave behind for future generations.
 - iv. **Social support and community involvement:** Maintaining social connections and being involved in the community becomes crucial for overall well-being during the aging stage.
 - v. **End-of-life planning:** Individuals and couples in the aging stage may consider end-of-life planning, including wills, living arrangements and medical decisions.
 - vi. **Coping with loss:** The aging stage may involve coping with the loss of friends, family members, or spouses. Grief and bereavement support may become essential

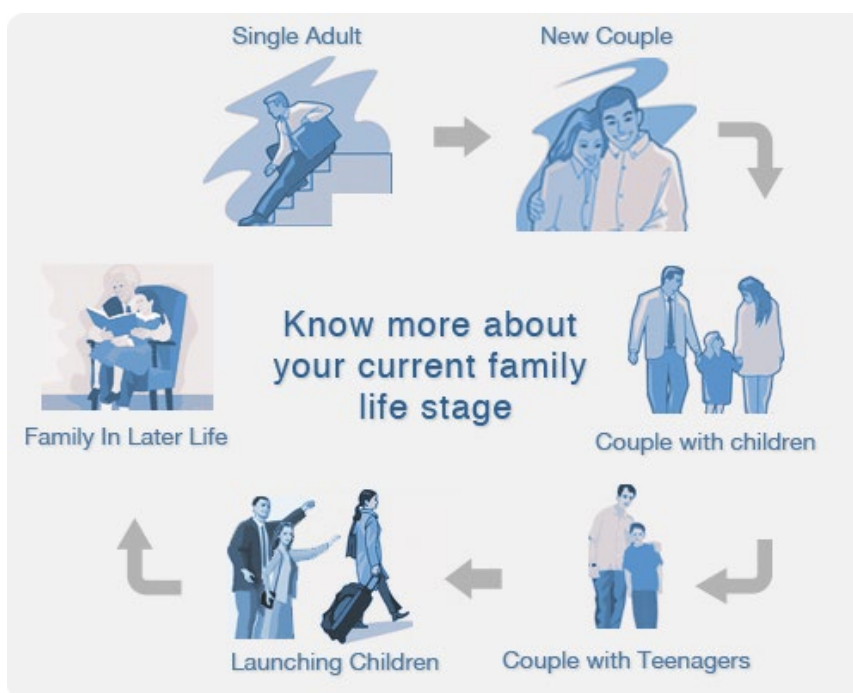


Figure 4.3: Visual Representation of the Stages of Family Life Cycle

2. Implications of the Family Life Cycle in Family Decision-Making

The family life cycle refers to the predictable stages a family goes through over time, from formation to aging. Each stage involves developmental tasks and decision-making responsibilities that influence the growth and development of individual members and the family as a whole. It is very important to note that each family's life cycle can vary based on cultural, social and individual factors. While the stages discussed are general, not every family will go through all of them and the timing and experiences within each stage can differ significantly.

Table 4.2 Stages of the Family Life Cycle and Key Features

Stage	Description
Beginning Stage	Couple forms a union/marriage and establishes a home.
Childbearing Stage	Couple begins having children and adjusting to parenting roles.
Child-Rearing Stage	Raising and educating children (school-age to teenage years).
Launching Stage	Children begin to leave home for school, work, or marriage.
Middle-Age Stage	Parents adjust to life without dependent children and may care for elderly.
Aging/Retirement Stage	Parents retire and face aging-related decisions and transitions.

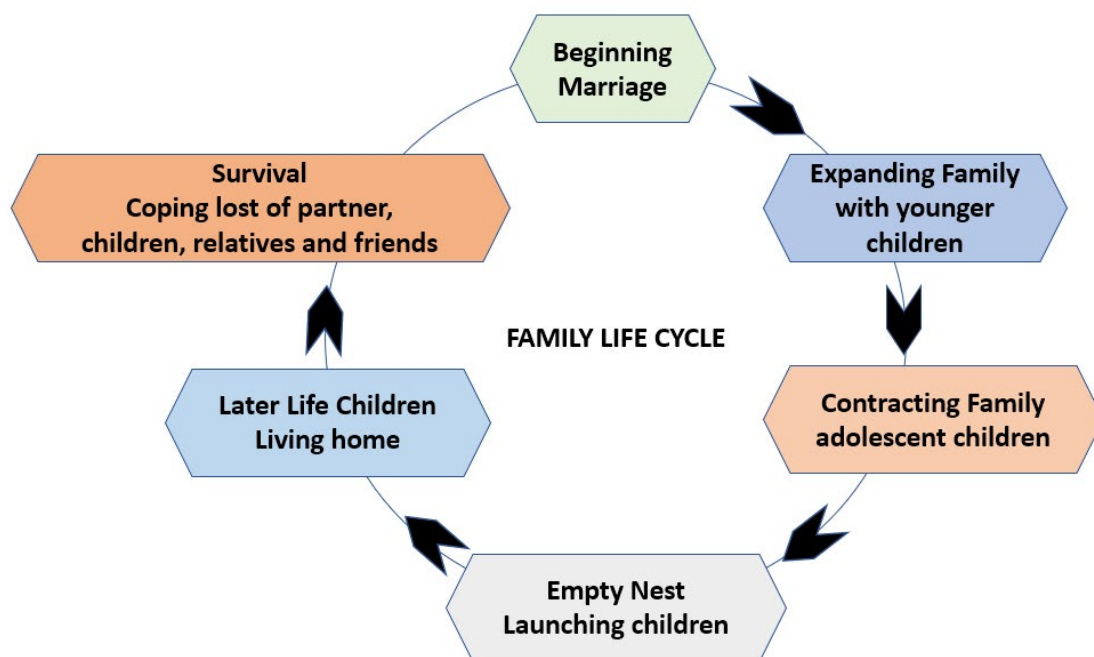
Table 4.3 Implications of Stages of the Family for Family Decision-Making

Stage	Major Family Decisions
Beginning Stage	Finances, career paths, housing, family planning, building communication.
Childbearing Stage	Childcare plans, health care, division of parenting roles, household budgeting.

Child-Rearing Stage	Education, discipline styles, time management, family values, and routines.
Launching Stage	Support for independence, letting go, emotional adjustments, guiding career paths.
Middle-Age Stage	Retirement planning, health decisions, care for aging parents, rediscovering goals.
Aging Stage	Health care, living arrangements, estate planning, maintaining family connections.

Table 4.4 Impact of Family Life Cycle on Growth and Development

Stage	Impact on Growth and Development
Beginning Stage	Builds emotional bonding, sets foundation for stability, shared goals, and communication.
Childbearing Stage	Supports children's early growth, fosters adaptation and teamwork among parents.
Child-Rearing Stage	Shapes social behaviour, moral development, academic success, and emotional well-being.
Launching Stage	Builds autonomy in children, prepares parents for empty nest, strengthens independence.
Middle-Age Stage	Promotes reflection, planning for future security, and family mentorship roles.
Aging Stage	Encourages legacy building, family cohesion, and coping with aging and health changes.

**Figure 4.4:** Concept Map Illustrating the Stages of the Family Life Cycle

Learning Tasks

1. Discuss the stages of family life cycle and its characteristics.
2. Examine the implications of the family life cycle in family decision-making
3. Analyse the impact of family life cycle on growth and development

Pedagogical Exemplars

Teacher Activity

Teachers may reinforce teaching by inviting learners to watch a demonstration/video charts, slides or posters on the family life cycle to support a whole class discussion of the various stages of the family life cycle. In mixed groups, teachers assign roles to group members, learners will discuss the different stages of the family life cycle and their implications on family management. Learners may share their experiences at home as part of these discussions. Each group should produce a group presentation based on their discussions and shared experiences.

1. Experiential/Structuring Talk for Learning Approaches

With the aid of videos, charts, slides or posters, learners in mixed ability groups to use talking point or panel discussion to examine the different stages of the family life cycle and the implications they have on family management. Use differentiated learning activities to build on the uniqueness of the learners and their families in relation to various cultural settings. Monitor group work to give constructive feedback and encourage learners to support each other.

2. Group Work/Collaborative Learning Approaches

- a. Guide learners in small mixed ability groups to use talking point/pyramid discussion/panel discussion to explain the concept of family and types of family. Organise an open forum for learners to present their findings. Encourage all learners to reflect on the presentations and willingly share their views or ask questions for clarification. Teachers should ask probing questions to assess learners' understanding of the concept and provide constructive feedback of the process. For example:
 - i. List two family life cycle stages. Targeted at learners approaching proficiency.
 - ii. Explain how the expanding stage could impact on the finances of an individual. Targeted at learners who are proficient and have a clear understanding and ability to perform tasks.
 - iii. Explain how the marriage stage could impact on the emotional, financial and social state of an individual. This task is designed for those with a high level of understanding where they are encouraged to justify their responses

Key Assessment

The teacher should focus on formative assessments choosing from the following exemplars or create their own formative assessment activities.

DoK Level 3: Using your understanding of the family life cycle, design a creative graphic presentation that shows all the stages of the family life cycle. You may use one of the following formats:

- a. Concept map

- b. Chart
- c. Poster
- d. Album or Scrapbook

DoK Level 4

1. Using what you have learned about the family life cycle, conduct an in-depth examination of your own family by creating a detailed family journal. Your journal must:
 - a. Trace and analyse your family's journey through at least **four** different stages of the family life cycle.
 - b. Describe how changes over time (e.g., marriage, parenting, children leaving home, retirement) have affected your family's roles, responsibilities and resource management.
 - c. Evaluate how cultural, economic or social factors have influenced your family's decisions and development at each stage.
 - d. Predict future transitions your family may go through in the next 5-10 years and how you would prepare or adapt for those transitions.

OR

2. Interview a family (can be your own or another) and conduct a detailed case study based on their current stage in the family life cycle. Then, using your findings:
 - a. Analyse the family's stage in the life cycle and the major transitions they have experienced.
 - b. Assess how their achievements, challenges and coping strategies have shaped their current family dynamic.
 - c. Compare their experience with what the theory says about that stage of the family life cycle.
 - d. Design a family development action plan that suggests how the family can:
 - i. Improve their resource management
 - ii. Strengthen family relationships
 - iii. Prepare for the next life cycle stage
 - iv. Promote well-being for all members

Recommended recordable assessment: individual practical

WEEK 17: WAYS FAMILIES SUPPORT SOCIETY

Learning Indicator: Describe the relationships between families and society.

FOCAL AREA: FAMILIES AS THE FOUNDATION FOR HEALTHY SOCIETY

Key Concepts

Families and society are closely connected and depend on each other for growth and development. A family is the smallest unit of society, and it plays an important role in shaping individuals who contribute to the development of the nation. Society, in turn, provides the environment, resources and support systems that families need to survive and thrive.

1. **How Families Contribute to Society:** Families contribute to society in many ways. First, they raise responsible and disciplined individuals by teaching them good values, respect for others and how to live peacefully. Through family life, children learn how to communicate, share and follow rules, which helps them become law-abiding and productive citizens. Families also pass down important cultural practices, languages and traditions, which help preserve the identity of the society. In addition, families contribute to the economy by working, producing goods and services, paying taxes and creating jobs through small businesses.

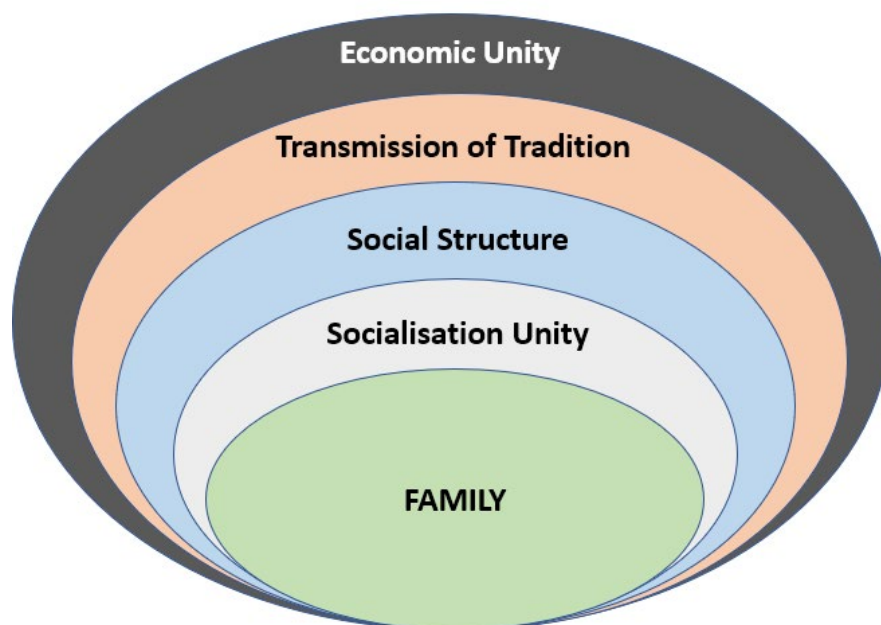


Figure 4.5: Concept Map Showing the Relationship Between Families and Society

2. Contribution of Families to the Development of Society

Families are integral to the development of society by shaping the values, behaviour and capabilities of individuals. Their contributions extend beyond the immediate family unit, positively impacting the broader community and society at large. A healthy and supportive family environment fosters well-rounded and responsible citizens who actively participate in building a better and more prosperous society:

- a. **Socio-cultural development:** Families are the primary agents of socialization, instilling values, morals, and social norms in their children. These values, in turn, shape individuals' behaviour and help create a cohesive and cooperative society.
- b. **Education and learning:** Families play a crucial role in supporting education and fostering a love for learning. Parents often provide early education, encouragement and guidance to their children, setting the foundation for their intellectual development and future success
- c. **Emotional support:** Families offer emotional support and nurture to their members, contributing to their mental well-being and resilience. Individuals who grow up in a supportive family environment are more likely to become emotionally stable and productive members of society.
- d. **Economic stability:** Families form the basic economic unit in society. They contribute to the labour force, generate income, and participate in economic activities that contribute to the overall economic development of the community and nation.
- e. **Social cohesion:** Families provide a sense of belonging and social cohesion within communities. Strong family bonds foster a sense of responsibility, care and commitment to others, contributing to a more harmonious and cooperative society, etc.

Learning Tasks

1. Description of the relationships between families and society.
2. Discussion of the contribution of family to society.
3. Conduct family interviews to produce real life evidence on how families contribute to the development of society.

Pedagogical Exemplars

Teacher Activity

Teachers may reinforce teaching by inviting learners to share their opinion of the relation between their families and the community. In mixed groups, teachers assign roles to group members, learners will share their opinion. Each group should make a group presentation based on their discussions and shared experiences. Encourage learners to ask questions and provide feedback on each group's work. Organise a forum with learners and invite individuals who have achieved diverse levels of success in family life for the learners to interact with them. Encourage learners to ask questions during the interaction. Guide learners in mixed ability/ gender cultural/friendship groups to organise a visit to community social welfare centres within and outside the school's community to investigate the contribution of the society to the family and identify the social interventions that are available to families. Ask learners to present report on what they learnt from the visit orally or written format.

Provide prompt and constructive feedback to learners.

1. Group Work/Talk for Learning Approaches

Ask learners to share their opinion of the relation between their families and the community. Encourage learners to formulate ways of working together to promote collaboration and support

for all learners. Teachers should ask probing questions to assess learners' understanding of the concept and provide constructive feedback of the process. For example:

- a. State the relationship that exist between the family and the school. Targeted at learners approaching proficiency.
- b. How does the family contribute to the society? Targeted at learners who are proficient and have a clear understanding and ability to perform tasks
- c. How can the relationship between the family and school be strengthen? This task is designed for those with a high level of understanding where they are encouraged to justify their responses

2. Experiential Learning/ Collaborative Learning/Project-Based Learning Approaches

Organise a forum and invite individuals who have achieved diverse levels of success in family life to interact with them on the contributions of the family to society.

3. Group work

Groups reflect together and write a report on what they learnt from the forum. Teachers should ask probing questions to assess learners' understanding of the concept and provide constructive feedback of the process. For example:

- a. *State two roles of the family to the development of the society. Targeted at learners approaching proficiency.*
- b. *What roles does the family play to facilitate social-cultural development? Targeted at learners who are proficient and have a clear understanding and ability to perform tasks.*
- c. *Families form the basic economic unit in society. Discuss the role that the family plays in the economic growth of the society. This task is designed for those with a high level of understanding where they are encouraged to justify their responses*

Key Assessment

The teacher should focus on formative assessments choosing from the following exemplars or create their own formative assessment activities.

DoK Level 2

- 1a. List three groups in your community that support families. (E.g., school, hospital, church).
- 1b. Describe how one of these groups works together with families to support their well-being.
- 2a. Identify three ways families help in building a healthy society.
- 2b. Explain how one of the ways you listed helps improve life in your community.

e.g., How teaching children at home helps make them better students in school.

DoK Level 3

Read sample case study scenarios related to the way in which families contribute to society.

Sample case study 1

The Ziblim family lives in a compound house in Tamale. The family head, Naa Alhassan, teaches his children the importance of Dagomba traditions such as respect for elders, communal living and participation in cultural events like Damba and Bugum festivals. Every week, the family holds storytelling sessions where the grandfather shares proverbs and history to teach moral lessons. The children grow up with strong values and pride in their culture. Many neighbours have started similar family sessions. This practice is helping to preserve the community's heritage and strengthen respect among the youth.

Sample case study 2

The Boampong family lives in Ejisu in the Ashanti Region. They run a small family cocoa and maize farm. Every farming season, they invite extended family and neighbours for a communal labour day ("nnoboa"). During these sessions, the family shares food, tells folk tales and teaches younger ones about teamwork and honesty. The Boampong parents also encourage their children to attend school and help in the community church. Because of their unity and hard work, they have become role models in the town. Other families now follow their example by forming support groups and encouraging their children to be more involved in school and farming.

Sample case study 3

The Quayson family lives in Cape Coast in the Central Region. Mr. Quayson is a retired teacher, and he and his wife are active in their local residents' association. They encourage their children to be responsible citizens by attending school, obeying traffic and sanitation rules and taking part in neighbourhood activities like beach clean-ups and voter education. The children also volunteer at the local library. Their positive behaviour has inspired others in the community, especially the youth, to take part in keeping the area clean and supporting education programs.

Tasks: Read the **three** case studies to answer the following questions.

1. Identify the values or positive behaviours each family promotes in their zone.
2. Explain the importance of a strong family environment to maintaining good societal norms. Choose one case and explain how the family's actions helped improve the community.
3. Share a real-life example from your area or family that shows how strong family values support society.

Hint



The recommended mode of assessment for Week 17 is Case Study. Refer to the DoK Level 3 items for sample case study scenarios and the Teacher Assessment Manual and Toolkit page 25 for further information on how to go about the case study assessment mode.

WEEK 18: SOCIETAL ROLE IN PROMOTING HEALTHY FAMILY LIVING

Learning indicator: *Examine the contribution of the society to the family for healthy living.*

FOCAL AREA: CONTRIBUTION OF THE SOCIETY TO THE DEVELOPMENT OF FAMILIES

Key Concepts

1. Contribution of the Society to Families

The society's contributions to the development of families are vital for their well-being and success. Supportive policies, access to resources, cultural values and community engagement all play crucial roles in shaping the strength and resilience of families within the broader social fabric. A collaborative effort between families and society is essential to create an environment where families can thrive and contribute positively to the overall development of society. The major aspect includes:

- a. **Health:** Access to adequate healthcare facilities and services are crucial for the physical and mental well-being of family members. Societal investment in healthcare positively impacts family health outcomes.
- b. **Culture:** Societal cultural values and norms influence family dynamics and parenting practices. Cultures that prioritise family bonds and mutual support contribute to the development of strong and cohesive families.
- c. **Economic:** A stable and thriving society with a strong economy can create opportunities for families to improve their employment, financial well-being and provide better opportunities for their children.
- d. **Family-friendly infrastructures:** Societies that develop family-friendly infrastructures, such as parks, recreational facilities, and childcare centres, enhance the quality of life for families and support their overall development.
- e. **Education and awareness:** Societies can promote education and awareness on various family-related issues, including parenting skills, family planning and relationship counselling. Access to information and knowledge empowers families to make informed decisions and navigate challenges effectively.



Figure 4.6: *Recreational Centres That Promote Health, Leisure, and Social Interaction*

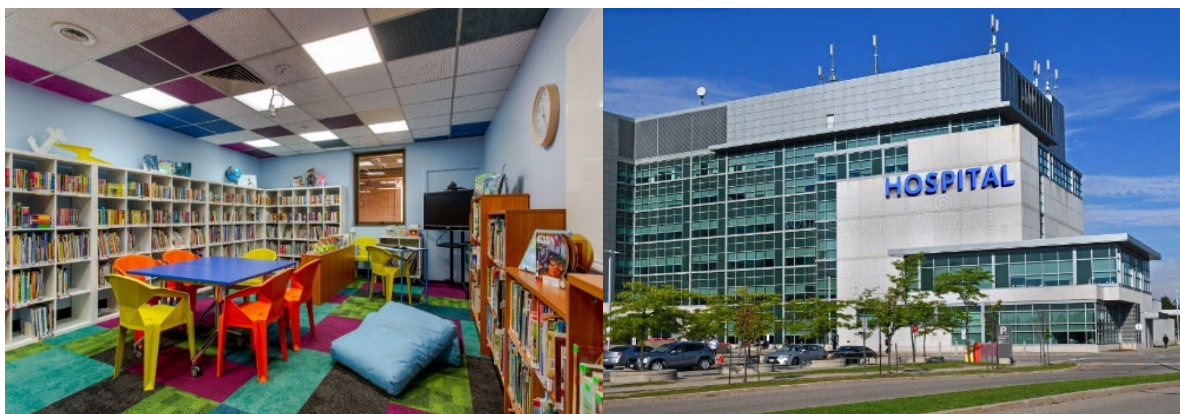


Figure 4.7: *Examples of Essential Public Services – Hospital and School*

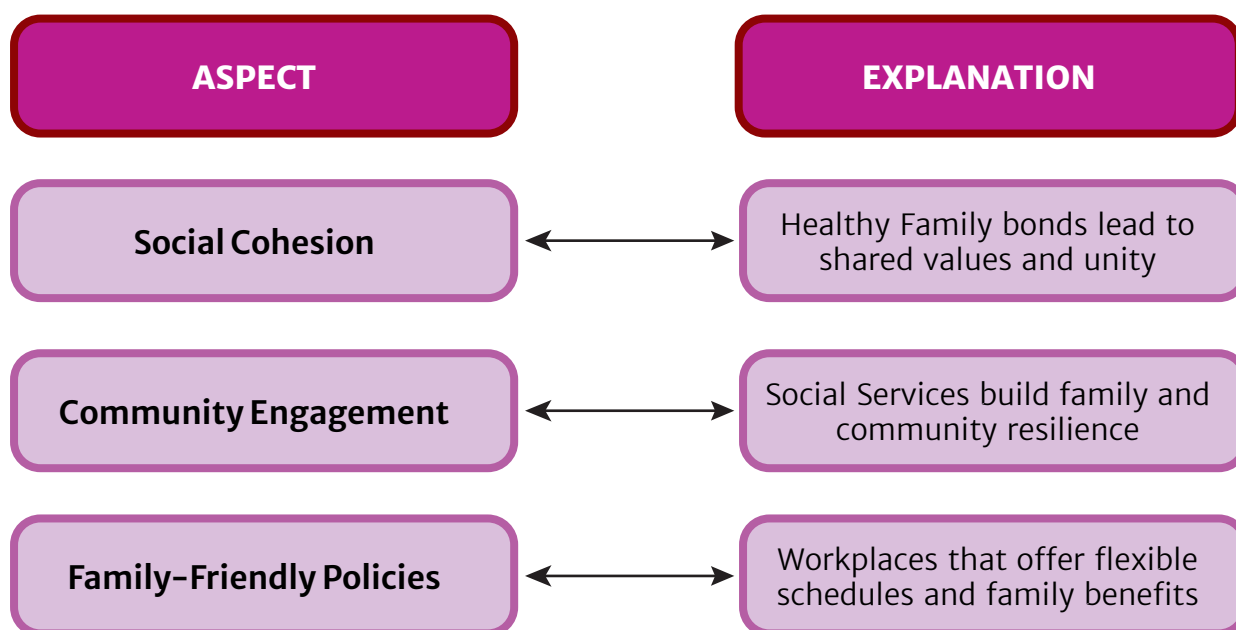


Figure 4.8: *Concept Map Illustrating Sources of Social and Community Support*

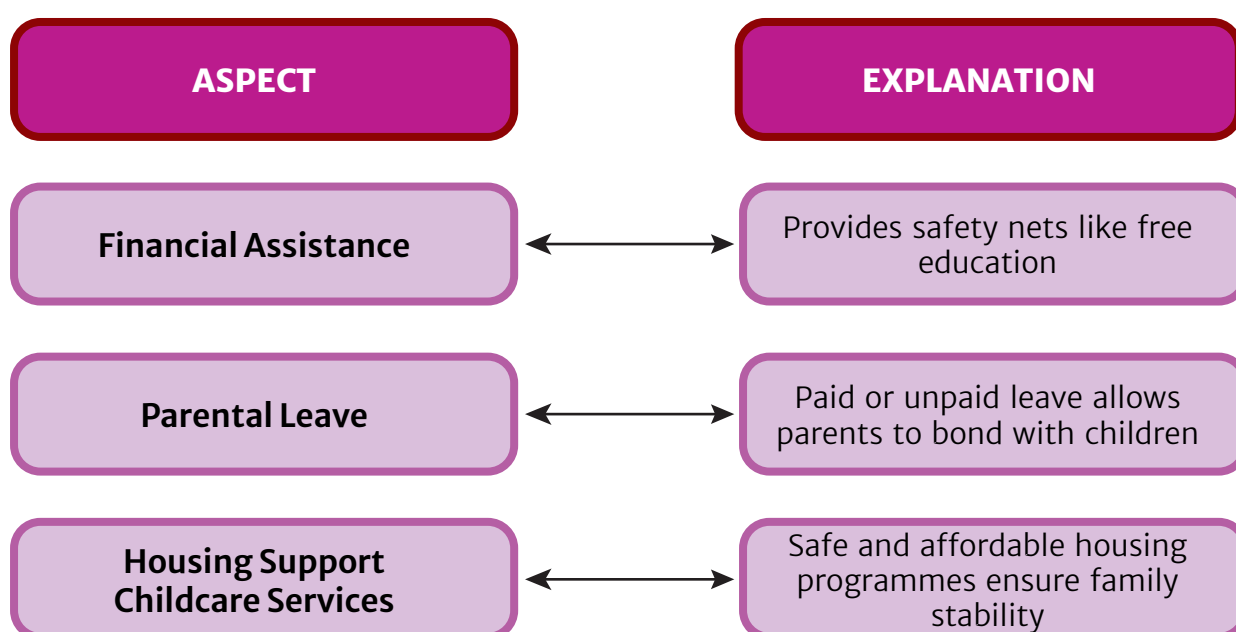


Figure 4.9: *Concept Map Illustrating Government Policies and Support Systems*

Table 4.5 Family Dynamics and Development

Aspect	Explanation
Positive Family Relationships	Loving, respectful interactions support emotional and mental health.
Communication and Support	Open dialogue promotes trust, understanding and problem-solving.
Socialisation	Families instil values, norms and social skills essential for functioning in society.
Intergenerational Connections	Older family members pass on cultural identity, traditions, and wisdom.

Table 4.6 Challenges of Government and Social Support Systems

Challenge	Description	Suggested Solutions
Inadequate Funding	Limited financial resources hinder effective delivery of support services.	Increase government budget allocation and seek donor support.
Limited Access in Rural Areas	Poor infrastructure and lack of facilities in remote communities.	Expand outreach programs and invest in rural development.
Corruption and Mismanagement	Misuse of funds and resources reduces the effectiveness of support systems.	Strengthen monitoring systems and enforce transparency measures.
Lack of Public Awareness	Citizens may not know about available services or how to access them.	Conduct public education and sensitization campaigns.
Bureaucratic Delays	Slow administrative processes affect timely support delivery.	Streamline procedures and introduce digital service platforms.
Stigma and Discrimination	Social attitudes may prevent vulnerable groups from seeking help.	Promote inclusive policies and anti-discrimination training.
Insufficient Skilled Personnel	Shortage of trained social workers and healthcare professionals.	Provide training and incentives to attract and retain personnel.

Learning Tasks

1. Discuss contribution of society to families.
2. Analyse Government Policies and Support to families.
3. Evaluate social and community support, family dynamics and development.

Pedagogical Exemplars

Teacher Activity

Teachers should invite a resource person to present a talk on the impact that society has on families in relation to various stages of the family life cycle. Learners should be given the opportunity to ask questions. Teachers should ask probing questions to assess learners' understanding of the concept and provide constructive feedback of the process. For example:

- a. *State three ways the society contribute to the family. Targeted at learners approaching proficiency.*
- b. *Explain how the society contributes to mental and physical well-being of the family. Targeted at learners who are proficient and have a clear understanding and ability to perform tasks.*
- c. *Explain how cultural values and norms influence the family and parenting styles. This task is designed for those with a high level of understanding where they are encouraged to justify their responses*

Experiential Learning/Group Work

- 1a. In mixed ability/gender cultural/friendship groups, organise a visit to community social welfare centres within and outside the school's community to investigate the contribution of the society to the family and identify the social interventions that are available to families.
- 1b. Produce and present a report for peer review
- 2a. Ask learners to read or listen to a short case study describing government policies/ social interventions available to families such as Free SHS, NHIS, School Feeding Programme, LEAP, health and nutrition programmes with the aid of sample case study /videos
- 2b. Ask learners in pairs to analyse how these policies help families meet their basic needs and improve their quality of life. Present your finding in a chart showing the policy, its benefits and possible limitations.

Key Assessment

The teacher should focus on formative assessments choosing from the following exemplars or create their own formative assessment activities.

DoK Level 4

1. Investigate the contribution of the society to the family in your community and present your report for peer review using different modes of presentation.
2. Organise a role-play session in your community to engage your peers and other adults to discuss the contribution of the society to the development of families as well as the family's contribution to the society.

Hint



Mid-Semester Examination for the first semester is in Week 18. Refer to **Appendix F** for the structure and table of specifications to guide you in setting the questions. Set questions to cover all the indicators covered for at least weeks 1 to 5.

SECTION REVIEW

In summary, the responsible family living aims to prepare learners for the complex and dynamic challenges of family life. Integrating the core national values, the Ghanaian cultural context, practical skills and ethical considerations in lesson delivery, learners will be equipped with in-depth knowledge, understanding and experiences on relationship between families and society. They will also develop the ability to communicate effectively, respect and adapt to the changes in social dynamics and the influence on relationship of families and society. Also, learners will develop the ability to apply the skills in carrying out various responsibilities within the family and contribute positively to the physical, emotional and social development of their communities.

TEACHING/LEARNING RESOURCES

1. Prepared video or YouTube videos on family of different socio-cultural background and contexts,
2. Sample videos, charts, posters or recorded drama, concept maps, mind map and concept cartoons and slides on family relationships interconnections and contribution to the development of individuals, families and societies
3. Open educational resource on family cycle and their implication to management
4. Flip charts or exercise books
5. Resource persons (male, females and persons with disabilities) who have achieved diverse levels of success in family life.
6. Relevant community social welfare centres



APPENDIX F: Sample Table of Specification for Item Construction for Mid-Semester Exams

Table 18d: Table of Specification for Item Construction for Mid-Semester Examination

Week	Focal Area(s)	Types of Questions	DoK Levels				Total
			1	2	3	4	
13	Basic Business Concepts for Family Resource-Based Products and Services	Multiple Choice	2	3	1	1	7
		Essay	-	-	1	-	1
14	Concept of Family	Multiple Choice	2	2	1	1	6
		Essay	-	1	-	-	1
15	Role of Families in the Development of Individuals, Family and Society	Multiple Choice	2	3	2	1	8
		Essay	-	1	-	-	1
16	Stages of Family Life Cycle	Multiple Choice	2	3	2	1	8
		Essay	-	-	1	-	1
17	Relationships between Families and Society Contribution of Families to the Development of Society	Multiple Choice	2	2	1	-	5
		Essay	-	-	-	-	-
18	Contribution of the Society to the Development of Families	Multiple Choice	2	3	1	-	6
		Essay	-	-	-	1	1
		TOTAL	12	18	10	5	45

SECTION 5: SUSTAINABLE LIVING

Strand: Family and Social Relationship

Sub-Strand: Consumer Education and Sustainable Living

Learning Outcomes

1. *Make informed consumer choices to meet diverse needs and promote sustainable living among individuals, families and society*
2. *Apply care and maintenance practices to promote sustainable and family well-being*

Content Standards

1. Demonstrate the ability to make informed consumer choices to meet diverse needs and promote sustainable living among individuals, families and society
2. Demonstrate the ability to apply care and maintenance practices to enhance the sustainability of resources and promote family well-being.

Hint



The Recommended Mode of Assessment for Week 24 is End of Semester Examination. Refer to Appendix G for a Table of Specification to guide you to set the questions. Set questions to cover all the indicators covered for at least Weeks 13 to 24.

INTRODUCTION AND SUMMARY SECTION

This section equips learners with the knowledge and skills needed to become thoughtful and ethical consumers who can make informed decisions in the marketplace. Learners will be guided to critically analyse product information, assess the impact of their choices on the environment, economy and understand the importance of maintaining household tools and materials. Through real-life applications and reflective learning, learners will gain confidence in managing personal and family resources wisely and sustainably. The topics in this section are structured to promote core values such as accountability, environmental stewardship and social responsibility. Emphasis is placed on practical skills, problem-solving and critical thinking to help learners manage modern consumer challenges and contribute meaningfully to family well-being and sustainable development.

The weeks covered by the section are:

Week 19: Analysing Product Information

Week 20: Understanding Consumer Impact

Week 21: Making Ethical Choices

Week 22: Applying Household Maintenance Practices

Week 23: Maintaining Items for a Greener Home

Week 24: Caring for Household Items to Support Sustainability

SUMMARY OF PEDAGOGICAL EXEMPLARS

To effectively teach Section Five on Consumer Education and Sustainable Living, teachers should use inclusive, learner-centred strategies such as group work, structured discussions, role-play and problem-based learning to promote critical thinking, collaboration and real-life application. Lessons should help learners make informed consumer choices, understand the social, economic, environmental impacts of consumption and practice responsible budgeting, ethical purchasing and resource maintenance. A variety of learning resources including charts, videos and real product samples should be used to enhance engagement. Teachers are encouraged to integrate experiential learning activities like projects and presentations and ensure their teaching reflects key cross-cutting themes such as GESI, SEN, SEL, ICT, 21st Century Skills and core national values, making learning inclusive, relevant and transformative.

ASSESSMENT SUMMARY

To assess learning effectively in Section Five on Consumer Education and Sustainable Living, teachers should adopt a range of assessment strategies that reflect various Depth of Knowledge (DoK) levels. These strategies must align with the learning indicators, pedagogical exemplars and curriculum expectations outlined in the Management in Living Teacher Manual and the Senior High School/STEM framework. Assessments should evaluate learners' understanding and real-life application of key concepts such as informed consumer choices, ethical and responsible purchasing, environmental impacts of consumption and household resource maintenance. Strategies may include scenario-based tasks, group discussions, practical demonstrations, presentations and reflective writing. These assessment activities should be inclusive and learner-centred, considering mixed abilities, diverse backgrounds and differentiated needs. Teachers are encouraged to integrate cross-cutting themes like Gender Equality and Social Inclusion (GESI), Special Educational Needs (SEN), Social and Emotional Learning (SEL), 21st Century Skills, ICT and core national values. This approach ensures that assessments are academically sound to promote critical thinking, ethical reasoning and responsible living. Sample assessment tasks provided in this section serve as practical guides to support effective lesson evaluation and meaningful learning outcomes.

WEEK 19: ANALYSING PRODUCT INFORMATION

Learning Indicator: *Analyse product information to compare and select items that meet diverse needs.*

FOCAL AREA: **COMPARE AND SELECT ITEMS THAT MEET DIVERSE NEEDS**

Key Concepts

Consumer habits increasingly shape the lifestyles and well-being of individuals, families, communities and the environment, it is very important to educate learners on making responsible and sustainable choices. Engaging learners to compare and select items that meet diverse needs considering factors such as cost, quality, function, environmental impact and cultural relevance they will become empowered to make informed decisions that support healthy living and sustainable development.

1. Definition of the Concept, Product Analysis

Product analysis is the process of examining a product in detail to understand its components, performance, value and suitability for a specific purpose or market. It involves critically examining and evaluating product details to make informed, inclusive and purposeful choices. The steps in analysing a product to compare and select items that meet diverse needs, there are several elements to focus on that will ensure that individuals and families make informed choices that are inclusive and aligned with the set goals:

a. Identify product requirements/need

Prior to selecting or developing a product, it is important to define its requirements, determine the need it fulfils and clarify its intended purpose. This involves asking key questions such as: Who will use the product? What function must it serve? What problem does it solve? Understanding these elements helps ensure that the product meets the user's expectations, supports sustainability and aligns with individual, family and community needs. Teaching learners to analyse product needs promotes thoughtful choices and efficient planning.

- i. **Determine who will use the product:** Identifying the specific group of people who will use or benefit from the product. This is an important first step in product planning and development. It helps the producer understand the needs, preferences, age, gender, income level, lifestyle and problems of the target users. For example, a school lunch box may be designed for children, while a skincare product may target adults, especially women. Knowing the target users helps you make better decisions about the product's design, features, price, packaging, and marketing. It ensures the product meets the expectations of the users and is more likely to succeed in the market.
- ii. **List features needed and desired specifications:** Listing features and desired specifications means identifying the important qualities and details a product should have to meet the needs of its target users. Features are the basic functions or characteristics of the product, while specifications refer to the exact details such as size, shape, colour, materials and performance. For instance, when

designing or selecting a school bag for children, the needed features may include strong straps, multiple compartments and water-resistant material. The desired specifications could be a weight of not more than 2 kg, bright colours, zippers instead of buttons and durable fabric. This step ensures that the product is well-designed, user-friendly, safe, attractive, and suitable for its intended purpose.

- iii. **Consider usage context:** Considering the usage context means thinking about when, where, how and by whom the product will be used. This helps in designing a product that fits the real-life situation of the user. It includes understanding the environment (indoors or outdoors), the purpose (school, home, work, travel), how often the product will be used, and any special conditions (e.g., heat, rain, heavy use). For example, if individuals or families are creating/selecting a raincoat for school children, they must consider that it will be used during rainy weather, worn over school uniforms and should be easy to put on and take off. Considering the usage context, ensures the product becomes more practical, comfortable, and suitable for everyday use.

a. Gather product data/information

Once the product need and purpose have been identified, the next step is to gather relevant data or information about the product. This includes researching materials, quality, cost, durability, safety, brand options, user reviews, environmental impact and cultural relevance. Reliable sources such as product labels, expert opinions, online databases and user experiences should be used. Teaching learners how to gather and evaluate product information equips them with the skills to make informed, responsible and sustainable choices that meet diverse needs. Observe the product descriptions, manufacturer specifications and user manuals. Read customer reviews and ratings, compare prices across platforms or stores and note brand reputation and warranty details.

b. Compare product attributes

Comparing product attributes involves analysing the features, qualities and performance of different products to determine which best meets the identified needs. The major attributes to compare include price, quality, size, functionality, durability, safety, aesthetic appeal, environmental friendliness and cultural appropriateness. Examining the advantage and disadvantages of each option, learners develop critical thinking and decision-making skills. This process enables them to select the most suitable, cost-effective and sustainable products for individuals, families and communities.

- i. **Price comparison:** Involves evaluating the cost of similar products from different sources or brands to determine which offers the best value for money. It helps consumers make cost-effective choices without compromising on quality. This practice is important for budgeting, reducing wasteful spending and promoting financial responsibility.

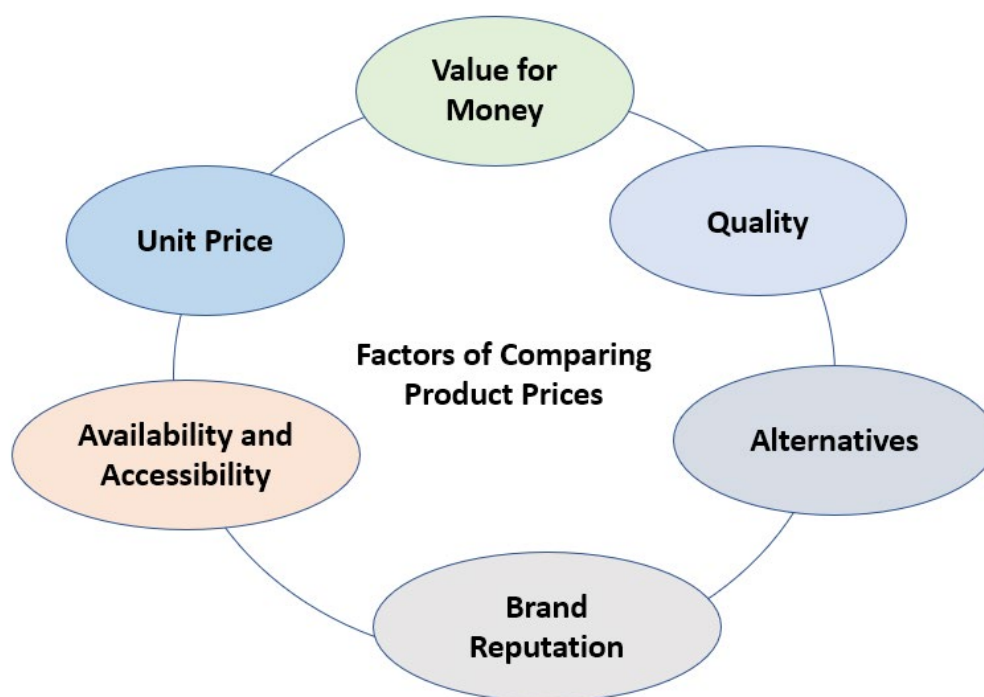


Figure 5.1: *Concept Map of Factors Influencing Price Comparison*

Table 5.1 Sample Price Comparison Table

Product Name	Brand/ Source	Unit Price (GH¢)	Quantity/ Size	Total Cost (GH¢)	Notes (e.g., Value for Money)
Washing Powder	Brand A	15.00	1 kg	15.00	Affordable, commonly used
Washing Powder	Brand B	25.00	2 kg	12.50/kg	Better value for bulk purchase
Washing Powder	Brand C	18.00	1 kg	18.00	Expensive, but eco-friendly

Note: A higher price does not always mean better quality

- ii. **Product durability and lifespan comparison:** Durability refers to how well a product can withstand wear, pressure, or damage over time. Lifespan is the estimated length of time a product can be used effectively before it wears out or needs replacement. Comparing durability and lifespan helps consumers select products that offer better long-term value, reduce waste, and promote sustainability.

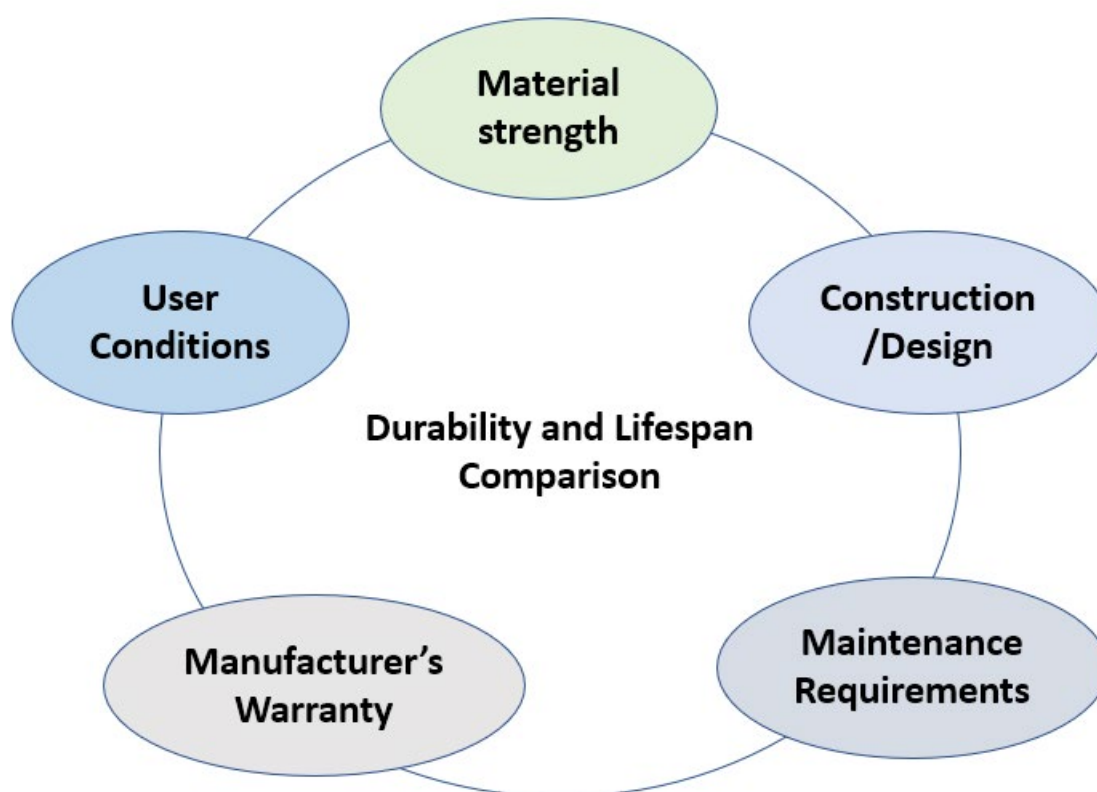


Figure 5.2: *Concept Map of Product Durability and Lifespan Factors*

Table 5.2 Sample Durability and Lifespan Comparison Table

Product Name	Material	Estimated Lifespan	Durability Rating	Ease of Maintenance	Notes
Cooking Pot A	Aluminium	1–2 years	Moderate	Easy	Affordable but dents easily
Cooking Pot B	Stainless Steel	5–7 years	High	Moderate	Durable and rust-resistant
Cooking Pot C	Non-stick Coated	2–3 years	Low–Moderate	Requires careful use	Coating wears off if not handled properly

- iii. **Product usability and accessibility comparison:** Product usability refers to how easy and convenient a product is to use. While accessibility focuses on how easily different user including children, the elderly or individuals with disabilities can access and benefit from the product. Comparing products based on these factors helps ensure they are practical, inclusive and meet the needs of a diverse population.

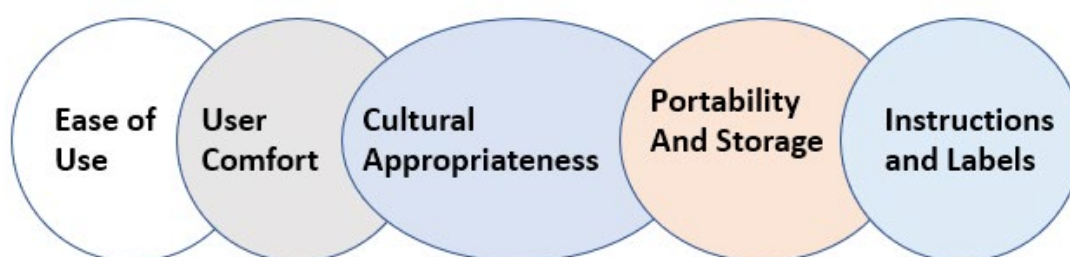


Figure 5.3: *Concept Map of Product Usability and Accessibility Factors*

- iv. **Product Energy Efficiency Comparison:** Energy efficiency refers to how effectively a product uses energy to perform its function with minimal waste. Products that consume less energy to deliver the same output help reduce electricity bills, lower environmental impact, and promote sustainable living. Comparing energy efficiency is especially important when selecting appliances such as refrigerators, cookers, irons, fans, and lighting systems.

Table 5.3 Sample Energy Efficiency Comparison Table

Product Name	Energy Use per Hour	Energy Rating	Power Source	Estimated Monthly Cost	Eco-Friendly Features
Fridge A	120 watts	4 stars	Electricity	GH¢ 40	Energy-saving compressor
Fridge B	200 watts	2 stars	Electricity	GH¢ 60	Older model, no eco features
Fridge C	100 watts	5 stars	Solar/Electric	GH¢ 20	Dual power, low emissions

- v. **Product Warranty Comparison:** A warranty is a guarantee provided by the manufacturer or seller that a product will function as promised for a specific period. Comparing warranties helps consumers assess the reliability of a product and the level of support they can expect if the item fails or develops faults. A quality warranty adds value and peace of mind, especially for expensive or frequently used items.

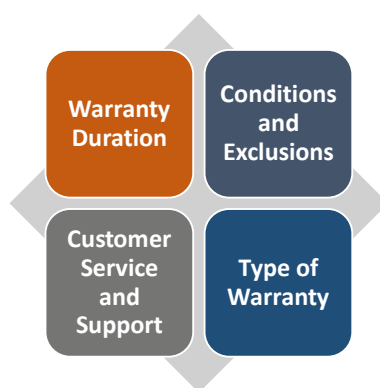


Figure 5.4: Product Warranty Comparison

Table 5.4 Sample Warranty Comparison Table

Product Name	Warranty Period	Coverage	Exclusions	Ease of Claiming	Comments
Blender A	1 year	Motor, blades	Misuse, broken jar	Easy - local dealer	Good coverage for frequent use
Blender B	6 months	Motor only	All external damages	Moderate - call centre	Limited, may cost more for repairs
Blender C	2 years	Full replacement or repair	Physical damage	Easy - on-line claim	Best value for long-term use

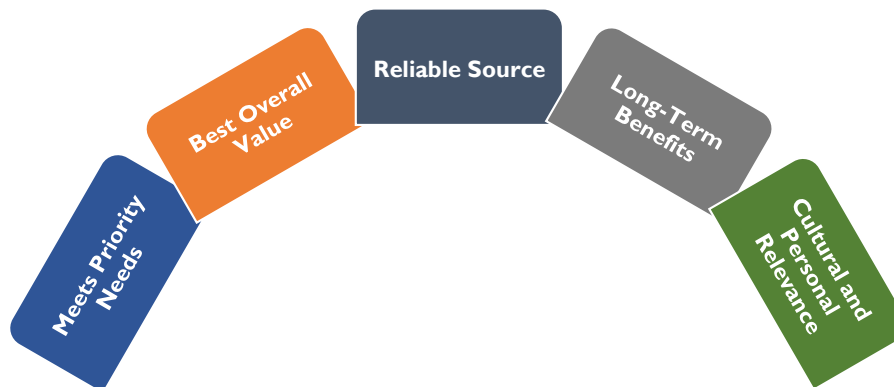
- i. **Prioritise criteria based on user needs:** Prioritising criteria means selecting and ranking the most important product features based on the specific needs, preferences, and circumstances of the user. Since every user or group like learner, elderly person, large family or low-income household has different priorities, it's important to focus on what matters most to them such as price, durability, safety, accessibility or energy efficiency. Making sure that decisions, designs or evaluations are centred on what matters most to the people using the product. These may include identify the user, understand the context, rank the important criteria and make informed.

Table 5.5 Sample Prioritisation Table

User Type	Most Important Criteria	Why It's Important
Elderly person	Ease of use, safety, durability	Limited mobility, must avoid frequent repairs
Student	Price, portability, simplicity	Limited budget, frequent travel between classes
Large family	Capacity, energy efficiency, warranty	High usage, cost-saving in the long term

c. Make an Informed Selection

After comparing product options and prioritising criteria based on user needs, the final step is to make an informed selection. This means choosing the product that best meets the most important requirements, offers good value for money and supports responsible and sustainable living.

**Figure 5.5:** Concept Map of Important Factors for Wise Product Selection**Table 5.6 Sample Scoring Table for Informed Selection**

Criteria	Product A	Product B	Product C
Price	4	3	5
Durability	3	5	4
Energy Efficiency	2	4	5
Warranty	4	3	5
Ease of Use	5	4	4
Total Score (out of 25)	18	19	23

Noted: Selected Product: Product C – Best Overall Performance

2. Importance of Analysing Products

Analysing products before selection is a critical step in making responsible and informed consumer choices. It involves examining different aspects such as cost, quality, usability, durability and environmental impact. This process helps individuals and families avoid waste, save money and choose items that truly meet their needs. Comparing products before making a purchase empowers one to make smarter, safer and more sustainable choices. The following are importance of analysing products before purchasing:

Table 5.7 Some Important Reasons for Product Analysis

Reason	Explanation
Promotes Informed Decision-Making	It allows consumers to compare options objectively and choose the most suitable product based on facts rather than assumptions or advertisements.
Ensures Value for Money	Analysing product features, consumers can identify items that offer the best balance between cost, quality, and performance.
Supports Budgeting and Planning	Helps families or individuals plan their purchases according to their financial resources and avoid impulse buying.
Encourages Sustainable Choices	Consumers are more likely to select eco-friendly, durable, and energy-efficient products that reduce waste and environmental harm.
Protects Consumer Rights	Understanding warranties, safety features, and usage guidelines helps buyers hold sellers accountable and avoid faulty or unsafe products.
Meets Specific Needs	Analysis helps match products to the diverse needs of users, including children, the elderly, or people with disabilities.

Learning Tasks

1. Discuss the concepts of product analysis and analyse the factors to consider when selecting products.
2. Explain the steps and importance of analysing a product before buying.
3. Conduct analysis to compare product information and select items that meet diverse needs.

Pedagogical Exemplars

1. **Talk for Learning:** In mixed gender/cultural groups, use think-pair-share/brainstorming to share your experiences on why it is important to compare products before purchasing? E.g., labels, quality, price and durability
1. **Group Work/Structuring Talk for Learning**
 - a. In friendship/random groups, using panel discussion/radio presentation, or video, identify the importance of analysing product information.
 - b. In mixed cultural groups develop a criterion for comparing products to conduct a role-play on how to make informed decisions to select products that meet specific needs.

Provide a step-by-step guide to support active participation of all learners, E.g.,

- Identify the need.
- Gather product information.
- Compare products using a table.
- Prioritize criteria based on needs.
- Select and justify the best product, etc.

Monitor groups activities to ensure that all learners participate actively and encourage learners to ask questions or challenge decisions.

2. Experiential Learning/ Collaborative Learning/Project-Based Learning Approaches:

- a. In mixed groups, conduct a mini survey in homes or in the community to find out from family members or neighbours about their criteria for choosing household products.
- b. Analyse at least two products using the framework learned in class.
- c. Write a brief report summarising the findings and decision-making process.

Key Assessment

DoK Level 3

Using concept maps/tables, analyse product information to compare and select a product of your choice that meets a specific need. Your chosen product could be related to school, home, personal use or leisure (e.g., a school bag, cooking utensil, clothing item, footwear, water bottle, lunch box, etc.).

Your concept map/table should include:

- a. Identified need or purpose of the product
- b. Key attributes to compare (e.g., price, durability, size, energy use, materials, design, brand)
- c. Sources of product information (e.g., labels, online reviews, user feedback, market survey)
- d. Comparison of two or more options
- e. Justification for final selection based on your analysis

DoK Level 4

Group Project Work: Select **one** of the following tasks to perform for peer appraisal and assessment.

Group Task 1: Research

- a. Search for product descriptions of 4 different detergents (online, labels or ask family members).
- b. Create a comparison chart showing:
 - i. Price
 - ii. Skin sensitivity

- iii. Cleaning power
- iv. Eco-friendliness
- v. Scent/fragrance
- c. Use your chart to recommend the best detergent for the family.
- d. Suggest one alternative detergent for special use (e.g., baby clothes or allergies) and explain why.

Group Task 2: Poster Presentation

- a. Use drawings, printed pictures or a digital tool to create a visual display comparing different detergents.
- b. Highlight the best choice using colours, symbol or icons.
- c. Add a short paragraph explaining your decision

Group Task 3: Blogging

- a. Write a short blog post or letter advising a family on how to choose the best detergent.
- b. Include comparisons, your top recommendation and one backup product.
- c. Be sure to address the needs of each family member.

Group Task 4: Role-play

- a. Conduct a role-play on a discussion between family members trying to choose the best detergent.
- b. Each learner represents a family member with different needs.
- c. Present your group's decision and explain your choice to the class.

Hint



The recommended mode of assessment for Week 19 is Role play. Refer to DoK Level 4; Group task 4 on role play as a sample task. Also, refer to Teacher Assessment Manual and Toolkit page 54 for further information on how to organise simulations and role plays.

WEEK 20: UNDERSTANDING CONSUMER IMPACT

Learning Indicator: *Examine how consumer choices affect the environment, economy and society to promote sustainable living.*

FOCAL AREA: EFFECTS OF CONSUMER CHOICES ON THE ENVIRONMENT

Key Concepts

Consumer choices play a powerful role in shaping the environment, influencing the economy and affecting social well-being. The everyday decisions individuals and families make on what to buy, how to use resources and how to dispose of waste can either support or hinder sustainable living.

1. **Environmental Impact:** Consumers who choose eco-friendly products such as biodegradable packaging, reusable items or energy-efficient appliances help reduce pollution, conserve natural resources and lower carbon emissions. In contrast, the use of single-use plastics, overconsumption and purchasing products with high environmental impact contributes to land degradation, water contamination and global warming. Opting for sustainable materials and minimizing waste, therefore, plays a key role in protecting ecosystems and supporting long-term environmental health.

Table 5.8 Impact of Consumer Choices on the Environment

Effect	Explanation
Resource Depletion	Buying new products frequently increases demand for raw materials like water, timber and minerals. Fast fashion, for instance, consumes huge amounts of water and contributes to deforestation
Green-house Gas Emissions	Manufacturing, transporting and disposing of goods all release carbon dioxide and other greenhouse gases. High-impact items include red meat, air travel and energy-intensive electronics
Waste Generation	Overconsumption leads to landfill overflow, especially from single-use plastics and packaging. Many products are designed for short lifespans, fuelling a throwaway culture
Pollution	Chemicals from cleaning products, cosmetics and clothing dyes often end up in waterways , harming aquatic life. Improper disposal of electronics releases toxic metals into the environment.
Plastic Depend-ency	Everyday items like bottled drinks, plastic bags and food wrappers contribute to plastic pollution , especially in coastal and urban areas. These plastics can take hundreds of years to decompose and often end up in oceans

2. **Social Impact:** Socially responsible choices consider the welfare of others, such as workers, communities and future generations. Consumers who choose fair trade, cruelty-free

(without testing on animals) or ethically sourced products support human rights and fair working conditions. Moreover, avoiding products that involve child labour, unsafe conditions or cultural exploitation, consumers advocate for dignity and justice. Educated consumer decisions also set examples within families and communities, influencing habits and values that support social equity and sustainability.

Table 5.9 Impact of Consumer Choices on the Society

Effect	Explanation
Cultural Influence	Consumer preferences often influence cultural trends and lifestyles (e.g., food, fashion, technology). Mass consumption of global brands affects local traditions and identities. For example, when a Ghanaian always opts for foreign clothing or food, our cultural and traditional clothing and food will be lost with time
Social Responsibility	Choosing products that are ethically made supports fair labour practices, human rights and gender equity. Boycotting products linked to child labour or poor working conditions pressures companies to act responsibly.
Environmental Awareness	Buying eco-friendly products promotes environmental care in society and raises awareness about sustainability. It also encourages collective action toward reducing pollution, plastic use and resource waste.
Health and Well-being	Demand for organic or healthy products like food, promotes a culture of healthier living. Reducing demand for harmful products (e.g., tobacco, sugary drinks, etc.) supports public health efforts.
Social Inclusion and Equity	Supporting local businesses helps reduce poverty and promote community development. It encourages the inclusion of small producers, artisans and minority-owned businesses.
Education and Awareness	Consumer behaviour can influence awareness of social issues like climate change, inequality and ethical trade. This helps individuals to begin to make more informed and conscious decisions on their consumption.

- Economic Impact:** Sustainable consumer choices influence economic systems positively by encouraging the growth of green industries, such as renewable energy, eco-fashion and organic agriculture. Buying local products supports small businesses, creates jobs and keeps money circulating within communities. Conversely, over-reliance on imported goods, fast fashion or cheaply made items can lead to job losses, economic dependency and exploitation of workers in low-wage countries. Responsible consumption promotes fair trade, ethical production and long-term economic stability.

Table 5.10 Impact of Consumer Choices on the Economy

Effect	Explanation
Influence on Demand and Supply	Consumer preference for certain goods such as smartphones, food or clothing leads to increased demand. As a result, producers respond by boosting supply, hiring more workers, and investing in production to meet the growing market needs.

Business Growth leading to employment creation	Consistent consumer support helps businesses grow, create jobs and expand. A drop in consumer interest can lead to business closures or layoffs leading to increased unemployment.
Business growth leading to employment creation	Encouragement of Innovation: Consumers choosing eco-friendly products or technological gadgets push companies to innovate, create and improve upon existing ones. Competition grows as businesses try to meet consumer needs better and faster leading to the growth of the economy.
Government Revenue	Consumer purchases are taxed (e.g., VAT, sales tax, etc.), which generates income for the government. This revenue is used for public services like schools, roads, healthcare, etc
Support for Ethical and Sustainable Practices	Choosing fair trade, eco-friendly or local products promotes sustainable economic development. This helps small businesses, ethical companies and green industries thrive or grow. On the other hand, if consumers prefer foreign products, the country may import more, affecting trade balance. When local products are favoured, it strengthens the domestic economy
Job Creation and Employment	High demand leads to more production and services, which creates jobs in manufacturing, retail, farming, transport, etc. For example, buying locally grown food supports local farmers and workers.

4. Sustainable living: It is a lifestyle that aims to reduce an individual's or society's use of the Earth's natural resources and personal environmental impact. It involves making choices that help preserve the environment, support social well-being and ensure that resources are available for future generations. The major aspects of Sustainable Living:

- a. Energy Conservation:** Energy conservation refers to the practice of using energy wisely and efficiently to reduce unnecessary consumption. It involves choosing actions, products and behaviours that lower energy use without compromising comfort or productivity. Examples include switching off electrical appliances when not in use, using energy-efficient lighting (like LED bulbs), and choosing appliances with low energy ratings.
- b. Waste Reduction:** Waste reduction is the process of minimising the amount of waste individuals and families produce through smarter choices in how we use, reuse and dispose of resources. It focuses on reducing what goes to landfills and encouraging practices that conserve materials, protect the environment and support sustainable living.



Most favoured option

Reduce

lowering the amount of waste produced

Reuse

using materials repeatedly

Recycle

using materials to make new products

Recovery

recovering energy from waste

Landfill

safe disposal of waste to landfill

Least favoured option

Figure 5.6: Picture Charts of ways of Reducing Waste



Figure 5.7: *Consequences of Poor Sanitation Practices*

- c. **Water Conservation:** It is the careful and efficient use of water to avoid waste and ensure its availability for future generations. It involves using water responsibly in homes, schools, farms and industries as well as protecting water sources from pollution and overuse.

Solutions



→ Water conservation techniques

- ◆ Shower heads
- ◆ Fixing pipes
- ◆ Turn water off when not using it
- ◆ Less sprinkler usage
- ◆ Smart powered washing machines
- ◆ Smarter water pipes
 - Less damage to the water and leaking



Figure 5.8: *Water Conservation Solutions*

- d. **Sustainable Transportation:** Refers to the use of transport methods that are safe, energy-efficient, affordable and have a low impact on the environment. It focuses on reducing pollution, saving fuel and improving the health and well-being of people and communities. These include means of transport that help to reduce greenhouse gas emissions like carbon dioxide (CO₂), cuts down air pollution, conserve non-renewable resources like crude oil, etc.

Prioritising Sustainable Transport

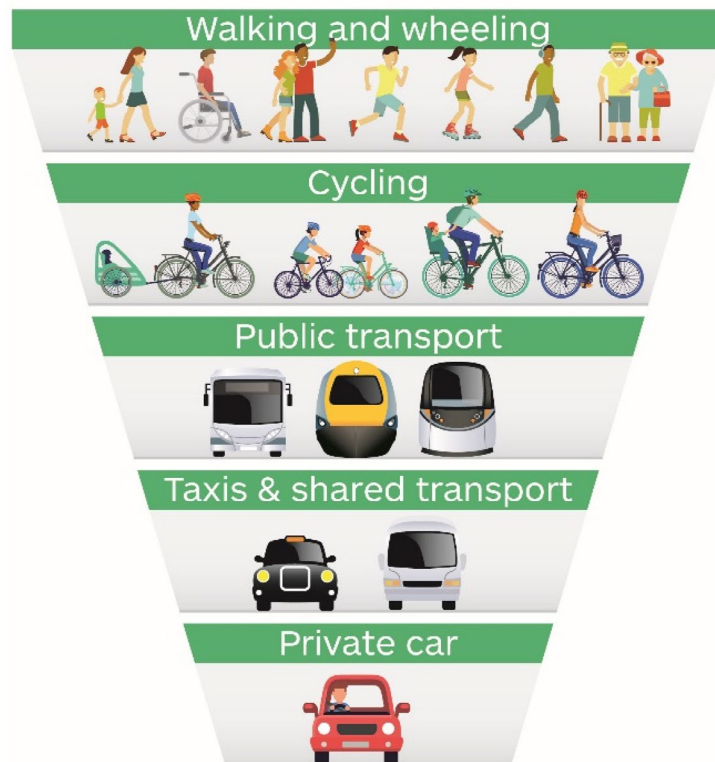


Figure 5.9: Picture on Sustainable Transportation

- e. **Eco-Friendly Consumption:** It means making choices that are safe for the environment when buying, using and disposing of products. Eco-friendly consumption involves being mindful of how goods are produced, used and their impact on nature. Eco-conscious consumers aim to reduce harm to the environment while meeting their personal or family needs.



Figure 5.10: An Eco-Friendly Environment

- f. **Green Building and Housing:** Green building and housing involves the planning, design, construction and maintenance of buildings in ways that are environmentally responsible, resource-efficient and healthy for the people who live or work in them. The goal is to reduce environmental harm while conserving valuable natural resources such as water, energy (including lighting and heating), and building materials.

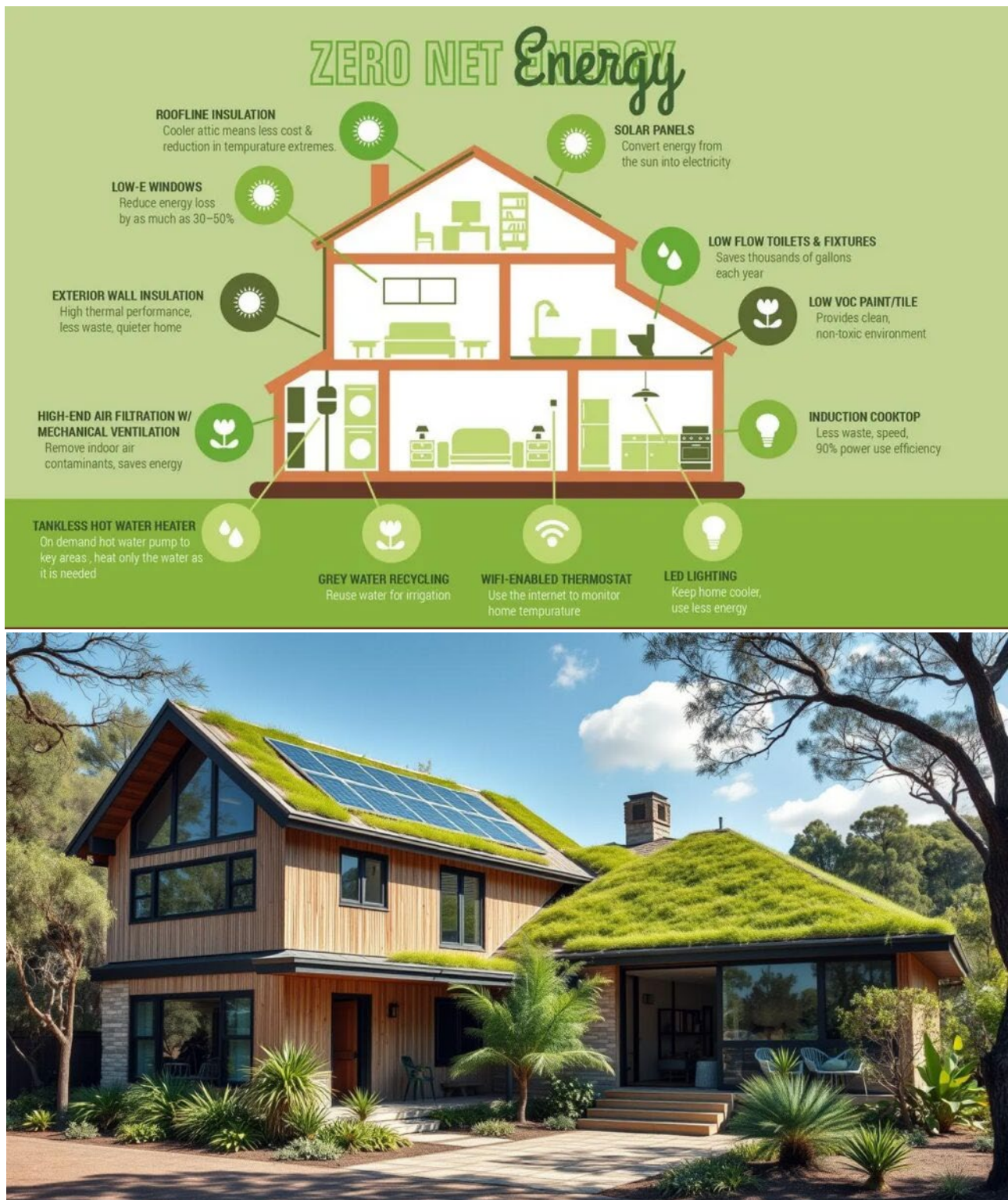


Figure 5.11: *Visual Showcase of Sustainable Homes.*

- g. Support for Local and Ethical Businesses:** Supporting local and ethical businesses means choosing to buy goods and services from companies that operate responsibly and fairly within the community and beyond. These businesses value honesty, fair labour practices, environmental care and community development.
- h. Climate Change:** Climate change refers to long-term shifts in global temperatures and weather patterns, mainly caused by human activities such as burning fossil fuels, cutting down forests, and industrial pollution. These actions release greenhouse gases

(like carbon dioxide and methane) into the atmosphere, trapping heat and warming the planet.

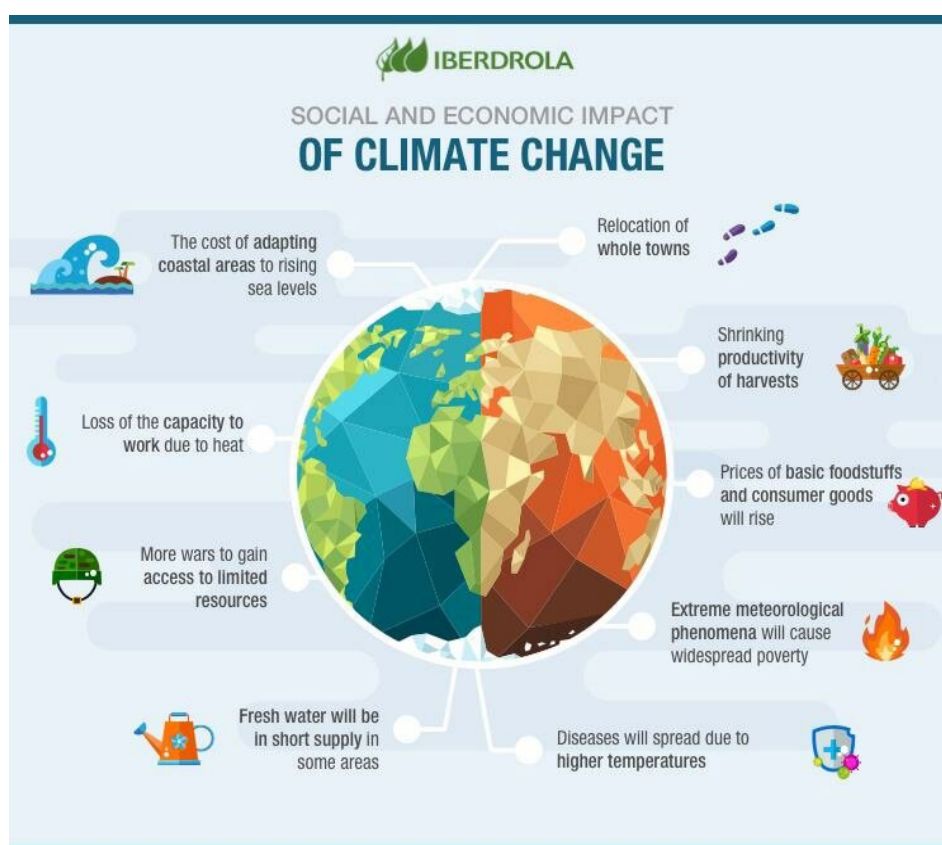


Figure 5.12: *The Climate Cost of Modern Living*

5. Some practical ways of living a sustainable life

- a. **Stop Single-Use or disposable Plastics:** Stopping the use of single-use or disposable plastics is a great step in protecting the environment, conserving resources, and promoting sustainable living. Single-use plastics such as plastic bags, straws, cutlery, water bottles and food wrappers are used once and discarded, often ending up in landfills, rivers and oceans, where they harm wildlife and pollute ecosystems.



Figure 5.13: *Reusable Items for Sustainable Living*

- b. **Shop Mindfully:** Shopping mindfully means making intentional and thoughtful decisions when purchasing goods and services. It involves being aware of the needs, values and budget and avoiding impulsive or wasteful buying. This approach helps conserve resources, reduce environmental impact, and promote personal and family well-being.

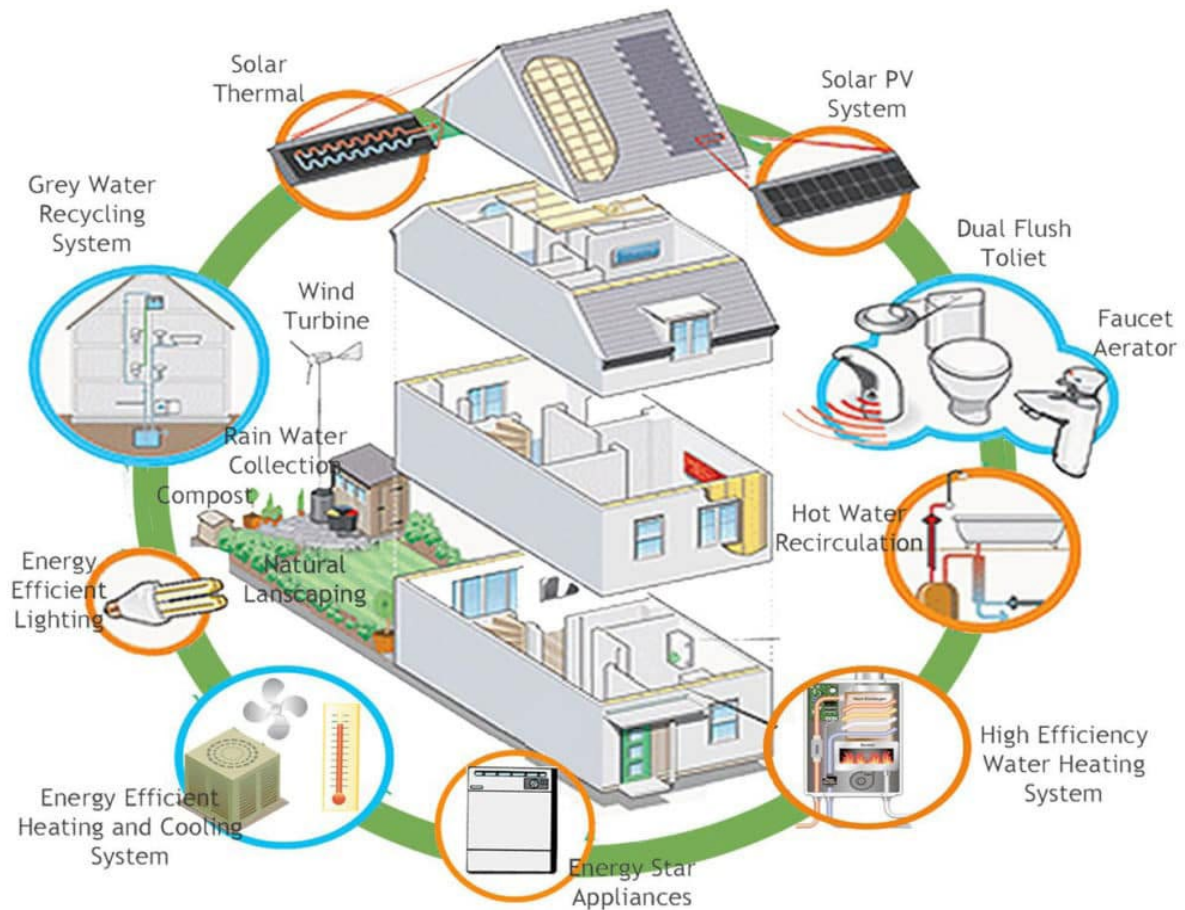


Figure 5.15: *A Green Home Solutions*

c. Practice Sustainable Fashion

Practicing sustainable fashion means making responsible and thoughtful choices about the clothes we wear from how they are made to how long we use them and how we dispose of them. It promotes environmental protection, reduces waste and supports fair working conditions in the clothing industry.



Figure 5.16 *Fashion Revolution: Ethical and Sustainable Wardrobe.*

- d. Grow Own Food in a Backyard Garden:** Keeping a person or family garden is a sustainable and educational way to strengthen family bonds while promoting healthy living. It involves growing fruits, vegetables, herbs or flowers in a shared outdoor or indoor space. A family garden encourages teamwork, responsibility and environmental care.



Figure 5.17: *Sow and Grow: Backyard Food Gardening*

Learning Tasks

1. Explain the key concepts of consumer choices
2. Discuss the effects of consumer choices on the environment, economy and society.
3. Identify and discuss products that ensure sustainable living

Pedagogical Exemplars

1. Managing Talk for Learning/Collaborative Learning Approaches:

- a. Guide learners in mixed ability/gender groups to use concept maps, mind maps, concept cartoons to think-pair-share or use pyramid discussion to examine how consumer choices affect the environment, economy and society.
- b. With the aid of case study scenarios, guide learners to identify sustainable products and practices that reduce negative impacts.
- c. Task group secretaries to present reports for whole class discussion using varied models (radio presentation).

Example

Scenario: A family must choose between disposable plastic plates, biodegradable plates and reusable ceramic plates for a party.

A household is organising a party for 50 guests. As part of the preparation, they need to choose the most appropriate type of plate for serving food. Their decision must consider cost, convenience, environmental impact and overall sustainability. Three plate options are available:

- a. Disposable Plastic Plates
 - i. Inexpensive and widely available

- ii. Convenient as they require no washing
- iii. Non-biodegradable and harmful to the environment
- b. Biodegradable Plates** (e.g., made from bamboo, sugarcane, or palm leaves)
 - i. Environmentally friendly and compostable
 - ii. Designed for single use
 - iii. Slightly more expensive than plastic plates
- c. Reusable Ceramic Plates**
 - i. Durable and elegant
 - ii. Require washing after use
 - iii. May require borrowing or renting to meet quantity needs

Note: Each option has advantages and disadvantages related to waste management, sustainability, time and cost.

Task: Compare the environmental, economic and social impacts of each option and present findings and recommend the best choice, justifying the decision, etc.

- a. Which option is the most environmentally sustainable?
- b. What are the short-term and long-term costs of each choice?
- c. How does each option contribute to or reduce environmental pollution?
- d. What social or cultural values might influence the choice?
- e. Suggest a creative solution that balances convenience and sustainability.

2. Experiential Learning/ Collaborative Learning/Project-Based Learning Approaches

Guide learners in mixed ability/random groups to brainstorm and design posters or digital presentations promoting products that support sustainable living.

Work Sheet

You will work in a group to brainstorm and design a poster or digital presentation that promotes products and practices which support sustainable living. Your work should inform and persuade others to make eco-friendly choices.

Step-by-Step Instructions:

Step 1 Group Formation: Work in mixed-ability or randomly assigned groups of 4–5 learners.

Step 2: Choose One Category of Sustainable Products

Tick your group's selected category below:

- ☐ Eco-Friendly Alternatives: Reusable bags, bamboo toothbrushes, water bottles, biodegradable packaging
- ☐ Sustainable Fashion: Organic cotton clothes, upcycled apparel, vegan leather, fair trade brands
- ☐ Green Home Solutions: LED bulbs, compost bins, solar panels, water-saving devices, smart home tech

Step 3 Research and Brainstorm: Use the space below to list at least 4 products in your chosen category and explain how they support sustainable living:

Product	How It Supports Sustainability

Step 4: Create the Poster or Digital Presentation

Your work should include

- A clear title
- Images or drawings of products
- Short descriptions and benefits of each product
- A neat, colourful, and creative layout
- A slogan or message promoting sustainable living

Step 5: Present to the Class

Each group will

- Explain the chosen products
- Describe how they support sustainable living
- Answer one question from the class or teacher

Step 6: Reflection (Individual)

Write 2–3 sentences on what you learned from this activity:

3. Project-Based Learning/Group Work

- Guide learners in pairs/small groups to conduct a household survey to identify unsustainable practices such as the use of plastic bottles and propose at least **three** alternatives that promote sustainability.
- Ask learners to present their report for discussion orally or in writing.

Key Assessment

DoK Level 3: Select any three home practices (e.g., energy conservation, waste reduction, water conservation, use of reusable items, composting, or eco-friendly cleaning). Analyse how each practice contributes to sustainable living by explaining:

- The purpose of the practice
- Its impact on the environment, economy, or society
- The challenges or limitations of applying it in a typical household
- How these practices could be improved or adapted to suit different home settings

DoK Level 4: Design and present a visual advisory tool (such as a concept map, illustrated poster, infographic, digital slideshow or annotated drawing) that communicates practical advice to individuals and families on how to adopt sustainable living practices at home and in daily life.

Your tool should:

- a. Identify and integrate at least four sustainable living practices (e.g., energy conservation, waste reduction, water conservation, supporting ethical businesses).
- b. Explain the reasoning behind each practice—how it benefits the environment, economy, and society.
- c. Include real-life examples or scenarios to support your advice.
- d. Justify how the recommended practices promote long-term sustainability and can be adapted for different household settings.

Hint



The recommended mode of assessment for Week 20 is Poster Presentations. Refer to DoK Level 4 for a sample task. Also, refer to Teacher Assessment Manual and Toolkit page 76 for further information on how to organise simulations and role plays.

WEEK 21: MAKING ETHICAL CHOICES

Learning Indicator: Make ethical and responsible purchasing decisions to meet the needs of individuals and families to promote healthy family living.

FOCAL AREA 1: RESPONSIBLE PURCHASING DECISIONS

a. Various Food Commodities Available for Family Use

Food commodities refer to different types of food products that families commonly use to meet their nutritional needs. These commodities can be grouped based on their origin, usage or nutrient content. Understanding the variety of food commodities helps families plan balanced meals, reduce waste and make informed choices based on health, budget and availability.

i. Main Categories of Food Commodities

- *Animal food and products:* Major sources of protein, calcium, iron, and fat that support body growth and repair e.g., Meat, fish, eggs, milk, cheese.
- *Legumes and Pulses:* High in protein, fibre, and essential nutrients an affordable alternative to animal protein, e.g., Beans, cowpeas, lentils, groundnuts, soybeans
- *Fruits and Vegetables:* Rich in vitamins, minerals, and fibre and promote good digestion and overall health e.g., Oranges, mangoes, tomatoes, garden eggs, okra, carrots
- *Cereals and Grains:* Source of carbohydrates and energy which are the common in staples like porridge, kenkey, tuo zaafi, and bread, e.g., Rice, maize, millet, sorghum, wheat, oats, etc.
- *Starchy roots and Plantain:* Concentrated of source of carbohydrates and energy, e.g., Cassava, yam, potatoes, cocoyam, etc.
- *Fats and Oils:* Provide energy and help absorb fat-soluble vitamins. Should be used in moderation e.g., Palm oil, vegetable oil, shea butter, coconut oil, margarine, etc.
- *Spices and Condiments:* Used to enhance the flavour, aroma and appearance of food, e.g., Salt, pepper, garlic, ginger, bouillon cubes, etc.
- *Processed and Preserved Foods:* Extend shelf life and ensure food availability during scarcity, e.g., Canned tomatoes, gari, powdered milk, smoked fish



Figure 5.18: Varieties of Foods for Healthy Living



Figure 5.19: *Nutrition Pyramid: Eat Right Every Day*



Figure 5.20: *The Healthy Eating Plate*

ii. Selecting and Using Food Commodities Across the Family Life Cycle

Selecting and using different food commodities to meet the nutritional needs of various family members is essential for promoting physical health, emotional stability, economic resilience and social cohesion. As families progress through the different stages of the family life cycle such as childbearing, child-rearing, empty nest and ageing, their nutritional needs evolve. Therefore, food selection must be responsive to age, activity level, health status and socioeconomic factors. These include:

- *Age and growth stage:* Infants need soft, energy-dense and nutrient-rich foods; adolescents require more calories and protein for growth; older adults need foods high in calcium and fibre but lower in fat and sugar.
- *Activity level:* Active individuals (e.g., children, manual workers) need more energy-giving foods such as cereals, legumes, and healthy fats; less active individuals need controlled portions to avoid excess weight gain.
- *Health conditions:* Families must consider allergies, chronic illnesses (e.g., diabetes, hypertension), and disabilities that require modified diets, such as low-sodium or gluten-free options.

- *Cultural and religious beliefs:* Certain families may avoid specific foods due to traditions or beliefs (e.g., avoiding pork, fasting practices), which influence food choices and preparation methods.
- *Income and food budget:* Low-income families may prioritize affordable staples and local produce, while higher-income households may access a broader variety of foods, including fortified or imported products.
- *Food availability and seasonality:* Seasonal and locally available foods are often cheaper and more nutritious, making them a practical choice for many families.
- *Family size and composition:* A family with young children or elderly members may need a wider range of food textures and nutrient-dense options, while single-person households may choose convenience and portion control.
- *Cooking facilities and skills:* The type of kitchen equipment and the skill level of the food preparer influence whether the family chooses fresh, raw ingredients or pre-cooked and processed food commodities

Table 5.11 Feeding the Family Across Life Stages

Family Stage	Members	Nutritional Needs
Beginning family	New Couples (Adults)	Balanced diet rich in protein, vitamins, whole grains; reproductive health support
Expanding family	Pregnant/nursing parent, infants, Children, adolescents	Folic acid, iron, calcium, DHA, protein; breast milk or formula for infants, Protein, calcium, vitamin D, iron, energy-rich foods for growth and learning
Contracting family	Parents, teens, young adults and adults	Independence in healthy food choices, balanced diet, fibre, lean protein
Empty nest and survivor /aging family	Elderly parents (older adults)	Low-fat, high-fibre diets, reduced sodium, calcium and vitamin D for bone health

iii. Application of Meal Planning to Healthy Family and Social Living

Meal planning is the process of thoughtfully deciding in advance what meals will be prepared and eaten over a specific period, considering the family's nutritional needs, preferences, budget, and schedule. When effectively applied, meal planning contributes significantly to healthy family living and positive social outcomes. A well-planned approach to selecting and using food commodities:

- *Promotes nutritional balance and health:* Ensures that meals provide the right mix of carbohydrates, proteins, fats, vitamins, and minerals for all family members. Helps manage special dietary needs such as diabetes, allergies, or anaemia: Prevents both undernutrition and over nutrition by encouraging portion control and variety.
- *Supports Economic Efficiency:* Reduces food waste by encouraging the use of leftovers and perishable items. Helps families stick to a food budget by avoiding impulse buying and unnecessary expenses. Encourages bulk buying and use of seasonal, cost-effective food commodities.

- *Enhances time and resource management:* Saves time and reduces stress during meal preparation. Promotes better organization of shopping, cooking, and eating schedules, especially in busy households. Allows for the use of labour-saving cooking methods and equipment.
- *Strengthens family bonds and social well-being:* Encourages shared meals, which promote communication, emotional support, and good table manners. Involves family members in planning and preparing meals, fostering responsibility and teamwork. Accommodates social, cultural, and religious food practices that promote social identity and unity.
- *Encourages sustainable and ethical choices:* Promotes the use of locally available, eco-friendly, and cruelty-free food commodities. Reduces environmental impact by minimizing packaged, processed, and high-waste foods.

b. Types of Clothing and Home Apparel: Clothing and home apparel refer to garments and textile items worn by individuals and used within the home for comfort, protection, cultural expression and decoration. These can be categorised based on function, occasion or setting.

i. Types of Clothing

- *Casual wear:* Comfortable clothing for everyday use, e.g. T-shirts, jeans, shorts, polo shirts, dresses
- *Formal wear:* Clothing worn for official or special occasions, e.g., Suits, ties, gowns, traditional ceremonial outfits
- *Work or occupational wear:* Designed for specific jobs or professions, e.g., Uniforms, overalls, aprons, protective gear (e.g., lab coats, gloves)
- *Sportswear or active wear:* Clothing for physical activities or exercise, e.g., Tracksuits, gym shorts, jerseys, trainers
- *Sleepwear:* Worn during sleep for comfort and warmth, e.g., Pyjamas, nightgowns, robes
- *Undergarments:* Worn beneath outer clothing for hygiene and comfort, e.g., Slips, vests, briefs, bras
- *Traditional or cultural wear:* Reflects cultural identity or heritage, e.g., Kente, smocks, batakari, agbada, boubou.

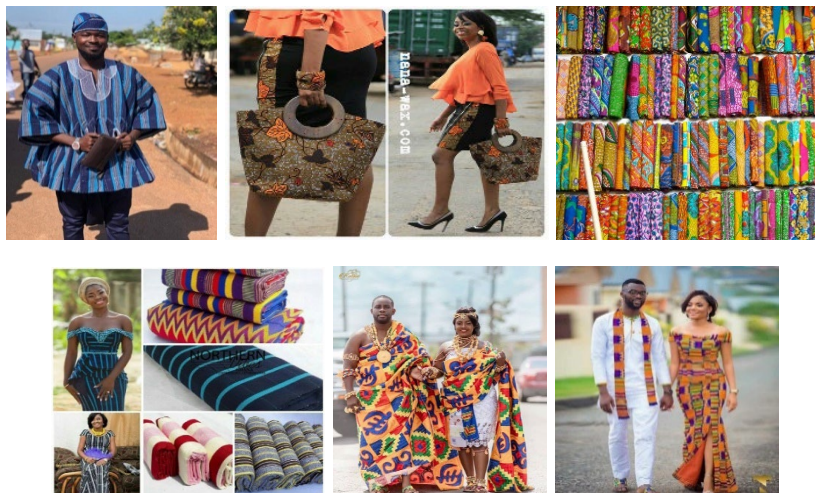


Figure 5.21: Ghanaian Fabrics and Some Uses

ii. Types of Home Apparel

- **Bed Linen:** Used to cover and protect bedding, e.g., Bed sheets, pillowcases, blankets
- **Table Linen:** Covers and decorates dining surfaces, e.g., Tablecloths, placemats, napkins
- **Curtains and Drapes:** Used on windows and doors for privacy, light control, and decoration
- **Towels:** Used for drying the body, hands, or kitchenware, e.g., Bath towels, hand towels, kitchen towels
- **Cushion Covers and Throws:** Add comfort and beauty to furniture like sofas and chairs
- **Aprons and Kitchen Apparel:** Protect clothing during cooking or cleaning, e.g., Aprons, mitts, kitchen caps, etc.



Figure 5.22: Household Apparels

iii. Family Clothing and Home Needs Across the Life Cycle

Selecting appropriate clothing and home apparel is essential for supporting the health, comfort, identity and well-being of individuals and families at different stages of the family life cycle from childbearing and child-rearing to retirement and aging. As family needs change over time, choices must be made with care to suit each stage's unique requirements

Table 5.12 Clothing and Household Apparel Needs of Family Members

Life Stage	Members	Clothing/Home Apparel Needs
Beginning family	New Couples (Adults)	Professional clothing, casual wear, basic household linens (bed sheets, towels, napkins, curtains, etc.)
Expanding family	Infants, pregnant/nursing parents, children, teens.	Maternity wear, baby clothes, bibs, crib sheets, School uniforms, sportswear, durable and weather-appropriate clothes, personal beddings
Contracting family	Young adults and adults	Career-specific clothing, formal wear, personal taste development, dorm/home furnishing
Empty nest and survival families	Elderly parents (older adults)	Comfortable, loose-fitting, easy-to-wear clothes, orthopaedic or thermal clothing, soft bedding

iv. The Role of Clothing in Promoting Healthy Family and Social Living

Clothing performs a very important role in maintaining the health, unity, and dignity of family members. Through thoughtful selection and use, families can enhance their physical comfort, emotional well-being, social harmony, and environmental responsibility. Choosing the Right Clothing and Home Apparel Contributes to:

- *Health*
 - Wearing protective and climate-appropriate clothing helps regulate body temperature.
 - Clean and suitable clothing maintains personal hygiene and reduces the risk of infections.
 - Functional home apparel (e.g., aprons, sleepwear, robes) provides safety and comfort in daily activities.
- *Well-being*
 - Proper fit and comfortable fabrics promote physical ease and emotional confidence.
 - Clothing that reflects personal style and family values enhances self-esteem and self-image.
 - Children feel secure and supported when their clothing needs are met appropriately.
- *Social Interaction*
 - Wearing appropriate attire for specific occasions (e.g., funerals, weddings, religious events, school) fosters a sense of belonging and respect for social norms.
 - Clothing communicates cultural identity, family roles, and community values.
 - Uniforms and coordinated family outfits promote unity and social recognition.
- *Environmental stewardship*
 - Selecting durable, reusable, or upcycled clothing helps reduce textile waste.
 - Families who practice sustainable clothing habits (e.g., mending, donating, recycling) promote responsible consumption.
 - Supporting eco-friendly brands encourages green living and resource conservation

c. Types of Tools and Equipment: Household tools and equipment refer to various devices, instruments and appliances used in the home to carry out daily tasks efficiently, safely and effectively. Tools are simple usually small and portable handheld devices used to perform simple specific tasks. On the other hand, equipment is complex, often larger set of tools or machine used to perform more complex tasks. Tools and equipment are essential for cleaning, cooking, maintenance, repairs and other household functions.



Figure 5.23: *Cleaning Tools and Equipment*



Figure 5.24: *Kitchen Tools and appliances*



Figure 5.25: *Laundry Tools and Equipment*



Figure 5.26: *Maintenance and Repair Tools*



Figure 5.27: *Garden Tools and Equipment*



Figure 5.28: Safety and Emergency Equipment

Table 5.13 Essential Household Tools Across the Life Span

Family Stage	Members	Needs and Equipment
Beginning Family	New couples (Adults)	Basic kitchen appliances (blenders, toasters), cleaning tools, energy-saving devices
Expanding Family	Pregnant/nursing Parents, babies, Children,	Baby monitors, bottle sterilisers, strollers, child-proofing tools, educational tools (computers, printers), study desks, shared cooking tools, laundry aids
Contracting Family	Parents, Teenagers, young adults	Personal grooming tools, study or office equipment, minimal home appliances for independence
Empty nest and Survival Families	Elderly parents (Older adults)	Ergonomic furniture, walkers, grab bars, health-monitoring tools, easy-to-use cooking and cleaning tools

d. Application of Tools and Equipment to Healthy Family and Social Living

Household tools and equipment are essential for managing domestic tasks efficiently. Their appropriate selection, use and maintenance contribute to the health, comfort, safety and social well-being of all family members. Appropriate use of household tools and equipment supports healthy living, family unity, clean environments and productive social interactions. It also promotes responsibility, efficiency, and lifelong skills essential for personal and family well-being. How tools and equipment promote healthy family and Social Living:

- *Promote health, safety and hygiene*
 - Cooking tools like pots, measuring spoons and blenders help prepare safe, nutritious meals.
 - Cleaning tools such as mops, brooms, disinfecting equipment maintain hygiene and prevent illness.

- Laundry tools (e.g., irons, washing machines) promote cleanliness and personal hygiene.
- Safety equipment (e.g., fire extinguishers, smoke detectors) protects the home and its members from accidents.
- Mechanical Tools such as vacuum cleaners, water filters, washing machines, and disinfecting sprays help maintain clean surroundings and safe water. Clean environments reduce the spread of disease and allergens, ensuring the family stays healthy.
- *Comfort and efficiency*
 - Time-saving appliances (e.g., microwaves, rice cookers, vacuum cleaners) reduce workload and stress.
 - Proper tools help reduce physical strain and make household chores easier for all age groups.
 - Appropriate cooking appliances, ergonomic furniture and safety tools smoke detectors provide physical comfort and protection at home.
 - Well-maintained tools prevent accidents and promote ease in completing daily tasks.
- *Social interaction and hospitality*
 - Tableware and kitchenware support family meals and social events (e.g., family dinners, guests).
 - Clean, well-maintained tools and organized home spaces create a welcoming environment.
 - Encourages sharing responsibilities, fostering cooperation and togetherness.
 - Having the right equipment such as dinnerware, seating, cooking pots, etc. enables the family to host visitors with dignity and warmth.
 - Clean and organised homes reflect respect for guests and community norms.
- *Economic responsibility*
 - Proper maintenance of tools and equipment reduces repair and replacement costs.
 - Encourages budgeting and wise use of resources.
 - Durable and multi-functional tools reduce waste and promote sustainable living.
- *Skill development and independence*
 - Family members (especially children and teens) learn how to use tools responsibly.
 - Builds self-reliance and life skills (e.g., cooking, laundry, cleaning).
 - Promotes gender equity in home management tasks.
 - Foster independence and life Skills: Teens and children can learn to use tools like laundry irons, cooking utensils and gardening tools, building self-reliance and responsibility.
 - Skill-building activities promote personal growth and future home management competence.

- *Promote environmental responsibility*
 - Using energy-efficient appliances, water-saving devices, and durable tools reduces waste and encourages sustainable consumption.
 - Families become more conscious of resource conservation and eco-friendly living, etc.

FOCAL AREA 2: CLEANING AGENTS: SOAPS, DETERGENTS, AND STAIN REMOVERS

Key Concepts

Cleaning agents are substances used to remove dirt, stains, grease and germs from clothes, dishes, surfaces as well as the body. Proper understanding and use of cleaning agents ensure hygiene, fabric care and effective household management.

a. Types of Soaps

Types of Soaps: Soaps are cleaning agents made from natural fats or oils like animal fat or vegetable oil reacting with an alkali such as sodium hydroxide (NaOH). They work through the breaking down grease and dirt, making them easier to wash away with water.

Table 5.14 Common Types of Soaps at Home

Type of Soap	Description	Common Uses
Toilet Soap	Mild soap used on the body	Bathing, handwashing
Laundry Soap	Stronger soap bar or powder	Washing clothes by hand
Liquid Soap	Soap in liquid form	Washing hands, dishes
Medicated Soap	Contains antiseptic ingredients	For skin care and treatment



Figure 5.29: Pictures of varying kinds of Soaps.

b. Types of Detergents

Detergents: Detergents are synthetic cleaning agents that work in both soft and hard water. They are often more powerful than soaps. Detergents contain surfactants that lower water's surface tension and help lift dirt and oils from fabrics or surfaces. E.g., Omo, Ariel, Tide

Table 5.15 Kinds of Detergents Used at Home

Type of Detergent	Description	Common Uses
Powdered Detergent	Granular form	Laundry, general cleaning
Liquid Detergent	Liquid form	Washing dishes, delicate fabrics
Bar Detergent	Solid block	Handwashing clothes
type of Detergent	Description	Common Uses

**Figure 5.30:** Pictures of Liquid and Powdered Detergents

c. Types of Stain Removers

Stain removers are substances used to eliminate specific stains from fabrics or surfaces. They are specialised cleaning agents designed to target and remove specific stains like ink, grease, wine or blood. They break down or dissolve tough stains that regular soaps or detergents may not fully remove. E.g., Vanish, Shout, Carbona stain removers

Table 5.16 Types of Stain Removers and What They Remove

Type	Stain	Examples
Bleach	Colour stains	Chlorine bleach, oxygen bleach
Solvent-Based	Oil, paint, ink grease	Dry-cleaning fluids, alcohol
Enzyme-Based	Protein-based stains	Blood, food, sweat
Natural Removers	Light, everyday stains	Vinegar, lemon juice, baking soda



Figure 5.31: Pictures of Stain Removers

d. Factors Influencing the Choice of Household Cleaning Products

Selecting and using the right household cleaning products such as soaps, detergents, and toiletries is essential for ensuring personal hygiene, health, environmental safety and family comfort across all life stages. From young families to elderly adults, the needs and preferences for cleaning agents vary depending on several key factors. Making informed choices helps avoid skin irritation, health hazards and unnecessary expenses, while promoting a clean, safe, and harmonious home environment.

Table 5.17 Family Detergent and Toiletry Needs Across the Life Cycle

Family Stage	Members	Needs and Examples
Beginning Family	New Couples (Adults)	General cleaning detergents, gender-specific toiletries, mild facial cleansers
Expanding Family	Pregnant/Nursing parents, infants, Children, teenagers	Baby-safe detergents, fragrance-free soaps, baby shampoo, wet wipes, Anti-bacterial soaps, age-appropriate deodorants, stain removers for clothing
Contracting Family	Parents teenagers, young adults	Personal grooming items, skin-specific body washes, washing powders for shared laundry
Empty nest and Survival Families	Elderly Parents (older/adults)	Mild soaps, medicated shampoos, non-irritating detergents, incontinence products, skin moisturizers

e. Role of Cleaning Agents in Promoting Healthy Family and Social Living

Cleaning is the process of removing dirt, stains, germs, and waste from clothing, utensils, household surfaces, and the surrounding environment. It is a routine activity that directly supports the health, safety, comfort, and dignity of all family members.

i. Promotes Physical Health and Hygiene

- Removes germs and allergens that can cause illness.
- Prevents infections and diseases such as diarrhoea, respiratory issues, and skin problems.

- Clean utensils, clothes, and toilets reduce contamination and improve sanitation.
- ii. Enhances Social Dignity and Respect**
 - A tidy and clean home creates a welcoming environment for visitors.
 - Reflects values of order, discipline, and respect within the family and in the community.
 - Encourages children to develop positive habits and respect for shared spaces.
- iii. Improves Emotional Well-Being**
 - A clean and organized home environment reduces stress and anxiety.
 - Promotes peace of mind, comfort, and family harmony.
 - Clean surroundings create a sense of pride and security.
- iv. Encourages Family Participation and Responsibility**
 - Involves all family members in shared chores and responsibilities.
 - Fosters cooperation, teamwork, and time management skills.
 - Builds a sense of ownership and belonging in the home.
- v. Promotes Environmental Sustainability**
 - Regular cleaning reduces waste and encourages proper disposal habits.
 - Use of eco-friendly cleaning products supports a greener lifestyle.
 - Prevents pest infestations and protects the natural surroundings.

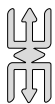
Learning Tasks

1. Discuss the various commodities individuals and families use
2. Discuss how to select and use different commodities to meet the needs of different needs of members of the family at different stages of the family life cycle and their implications for healthy family and social living.
3. Discuss the factors that influence the selection of commodities

Pedagogical Exemplars

1. Experiential Learning/Structuring Talk for Learning Approaches

- a. With the aid of videos, charts, slides or posters, guide learners to identify various commodities available for family use. E.g.,
 - i. Types of food
 - ii. Types of clothing and home apparel
 - iii. Types of tools and equipment.
 - iv. Types of soaps, detergent and stain removals, etc.
- b. Ask learners to share their views on the commodities for whole class discussion



Note

Use differentiated learning activities to build on the uniqueness of the learners and their families in relation to various cultural settings.

2. Group Work/Collaborative Learning Approaches

- a. Ask learners in mixed ability groups to use talking point/ pyramid discussion/panel discussion to discuss how to select and use different commodities to meet the needs of different members of the family in relation to the different stages of the family life cycle and their implications for healthy family and social living. E.g.,
 - i. Identify the diverse needs
 - ii. Weigh the options available
 - iii. Consider consequences of use, etc.
- b. Ask learners to share their findings for whole class discussion using varied presentation modes.

3. Experiential/Structuring Talk for Learning Approaches

- a. With the aid of videos, charts, slides or posters, guide learners to discuss factors that influence the selection and use of different commodities. E.g.,
 - i. Availability of the commodity
 - ii. Need for the commodity.
 - iii. Health needs
 - iv. Family budget
 - v. Education
 - vi. Socio-cultural background, etc.
- b. Learners to share their ideas for whole class discussion

4. Group work/Collaborative Learning Approaches

- a. Guide learners in mixed ability groups to use talking point/ demonstrate/role-play how to select and use different communities to meet the needs of different members of the family.
- b. Ask learners to share their observation for whole class discussion.

Key Assessment

DoK Level 2

1. List four items a family may need daily.
2. State whether each item is a need or a want.
3. Explain why it is important to choose items that are safe and affordable.

DoK Level 3: Plan and justify a list of five essential grocery or household items your family would need for the week. For each item:

1. Explain your reason for choosing it, and
2. describe how you will make ethical and responsible decisions when selecting the item. (e.g., considering health, price, environmental impact, buying local or sustainable products, avoiding waste or harmful chemicals).

DoK Level 4

Task Description: Evaluate and Recommend: Comparing Brands for Ethical and Responsible Consumer Choices

In this task, learners are expected to:

- a. Create a comparison chart for three different brands of the same household product (e.g., soap, rice, or toothpaste).
- b. Using credible sources (product labels, advertisements, reviews or interviews), evaluate each brand based on the following criteria:
 - i. Price
 - ii. Health benefits (e.g., natural ingredients, nutritional value)
 - iii. Environmental impact (e.g., packaging, biodegradability, sustainability)
 - iv. Social responsibility (e.g., locally made, fair trade, ethical labour practices)
- c. After comparing the three brands
 - i. Analyse the data you have collected
 - ii. Identify which brand offers the most ethical and responsible choice
 - iii. Justify your recommendation with a clear explanation that shows critical thinking and consideration of all factors.

Hint



The recommended mode of assessment for Week 21 is Critiquing. Refer to DoK Level 4 for a sample task. Also, refer to Teacher Assessment Manual and Toolkit page 76 for further information on how to organise simulations and role plays.

WEEK 22: APPLYING HOUSEHOLD MAINTENANCE PRACTICES

Learning Indicator: *Identify suitable methods of maintaining household materials, tools and equipment.*

FOCAL AREA 1: BASIC MATERIALS USED IN MAKING HOUSEHOLD TOOLS, EQUIPMENT AND

Key Concepts

Materials

Household tools, equipment, and materials are manufactured from a variety of basic materials selected for their functional properties, durability, and ease of maintenance. These materials include wood, metal, plastic, glass, fabric, concrete, and other supplementary substances, each suited to specific household functions.

- a. **Wood:** Wood is widely used in the manufacture of furniture, cabinetry, handles of tools, and some decorative household items. Types such as solid wood, plywood, medium-density fibreboard (MDF), and particle board vary in strength, cost, and durability. Its versatility and aesthetic appeal make wood a staple in interior household applications.
- b. **Metal:** Metals, especially stainless steel, are preferred for kitchen appliances, cookware, and utensils due to their resistance to corrosion and heat. Other metals such as iron and aluminium are employed in the production of hammers, brackets, and various structural supports. Sheet metal is also common in tool construction and home appliances.
- c. **Plastic:** Plastic is a lightweight, durable, and inexpensive material widely used for storage containers, kitchen tools, cleaning equipment, and small household appliances. Its foldability allows it to be produced in various shapes and sizes, and some plastics are designed to be heat or chemical resistant.
- d. **Glass:** Glass is commonly used for drinkware, cookware, and decorative items. Its non-reactive and heat-resistant nature makes it ideal for baking dishes, storage jars, and measuring cups. Glass is also valued for its transparency and elegance in design.
- e. **Fabrics (Microfibre and Cotton):** Fabrics like microfibre and cotton are essential in household cleaning and maintenance. Microfibre cloths are highly absorbent and effective in trapping dust and dirt without scratching surfaces. Cotton, being natural and durable, is often used in mops, towels, and dusters.

FOCAL AREA 2: METHODS OF MAINTAINING HOUSEHOLD MATERIALS, TOOLS AND EQUIPMENT

- a. **The Concepts and Importance of Maintenance**
Maintenance refers to the regular care, servicing and repair of tools, equipment, clothing, appliances, furniture and other household items. The goal is to keep them in

good working condition, prevent damage and extend their useful life. Maintenance can be applied in various areas such as:

- i. Home and surroundings
- ii. Clothing and textiles
- iii. Kitchen tools and appliances
- iv. Furniture and fittings
- v. Personal belongings

Table 5.18 Maintenance Types and Their Descriptions

Type	Description	Examples
Preventive Maintenance	Routine actions to avoid breakdowns or damage	Cleaning, oiling, tightening bolts
Corrective Maintenance	Repairs carried out after a fault has occurred	Fixing a leaking tap, patching torn clothes
Predictive Maintenance	Detecting issues early to prevent failure	Checking for rust, cracks, or fraying edges
Emergency Maintenance	Immediate action to fix sudden or dangerous problems	Repairing broken wires, burst pipes

b. Importance of Maintenance of Household Tools, Equipment and Tools

- i. Prolongs Lifespan of Property and Items
 - Regular care prevents early wear and tear.
 - Well-maintained items last longer and perform better.
- ii. Saves Money: Preventing damage reduces the need for costly replacements or repairs.
- iii. Promotes Hygiene and Health: Clean, functional tools and spaces help avoid illnesses and injuries.
- iv. Ensures Safety: Well-maintained appliances and home fixtures prevent accidents.
- v. Improves Family Well-Being: A clean, orderly home environment contributes to peace, comfort, and pride.
- vi. Supports Environmental Responsibility: Caring for items reduces waste and promotes reuse and recycling.

c. Care and Maintenance Practices

- i. **Cleaning:** Cleaning involves regularly removing dirt, dust and debris from tools and equipment using appropriate cleaning agents (e.g., water, soap, disinfectant). This prevents the build-up of dirt and dust, keeps tools hygienic and ready for use and maintains appearance and efficiency of the item.

- ii. **Lubrication:** Lubrication is applying oil or grease to the moving parts of equipment to minimize friction and wear. This ensures smooth operation, prevents rust and corrosion and extends the life of the equipment
- iii. **Storage:** Storage refers to keeping tools, equipment and materials in organised, dry and secure places to prevent rust, breakage or accidents, protects items from moisture, pests or theft and keeps the home tidy and accessible.
- iv. **Repairs:** Repairs involve fixing damaged or broken items to restore them to working condition. This prevents small issues from becoming larger, more expensive repair cost, ensures safety, functionality and saves money on replacement.
- v. **Inspection:** This involves checking tools and equipment regularly to identify signs of damage, wear or malfunction. This helps to detect problems early, prevent accidents and breakdowns and maintains efficiency
- vi. **Proper Usage:** This involves using each tool or equipment strictly for its intended purpose **and** according to manufacturer's instructions. This helps to prevent damage from misuse, ensure user safety and improves the effectiveness of the tool.

Learning Tasks

1. Identify and discuss basic materials used in making household materials, tools and equipment.
2. Discuss the importance of maintaining household materials, tools and equipment
3. Discuss various care and maintenance practices

Pedagogical Exemplars

1. Group Work/Talk for Learning Approaches

Guide learners in mixed ability/gender groups use pyramid group discussion strategy to:

- a. Discuss the importance of maintaining household materials, tools and equipment.
- b. Write their findings using cardboard, sheets of paper, sticky notepads, flip charts or exercise books.
- c. Ask learners to share their views for a whole class discussion.

E.g.

- i. Prolongs the lifespan of materials and equipment.
- ii. Ensures safety during use.
- iii. Saves money by reducing frequent replacements.
- iv. Enhances efficiency and effectiveness of tools and equipment.
- v. Prevents the accumulation of dirt, rust and other damage, etc.

2. Group Work

- a. Guide learners in small groups to organise role-play activities to showcase how to care for and maintain household materials, tools and equipment.

- b. Ask learners to share their observation for whole class discussion

E.g.

- i. Cleaning: Regularly clean tools and equipment using appropriate cleaning agents.
- ii. Lubrication: Apply oil or grease to moving parts of equipment to reduce friction.
- iii. Storage: Store materials and tools in clean, dry and safe places.
- iv. Repairs: Fix damaged tools and equipment promptly to avoid further damage.
- v. Inspection: Regularly check tools and equipment for wear and tear.
- vi. Proper Usage: Use tools and equipment only for their intended purposes to avoid damage, etc.

Key Assessment

DoK Level 3: Select three household items such as cooking pot, ironing board and mop. For each item, respond to the following prompts:

1. Describe the correct method for cleaning and storing the item.
2. Explain why this method helps it last longer (use reasoning based on material properties or function).
3. Identify three challenges that might hinder people from using these methods in everyday life and explain why they are significant.

DoK Level 4

Project Work: As part of your study on home management and sustainable living, you are to create a comprehensive household maintenance guidebook for a typical family. This task will require you to synthesise knowledge about household items, analyse material properties, evaluate appropriate care strategies, and justify your choices with reasoned arguments.

In this task you are to select at least three different household materials, tools or equipment (e.g., blender, wooden stool, kitchen knife, plastic bowl, broom). For each item, address the following:

1. Description of the item and its use in the household.
2. Material(s) the item is made from and why that material is used.
3. Detailed cleaning and maintenance practices for daily, weekly, and monthly routines (if applicable).
4. Appropriate storage tips to ensure safety and longevity.
5. Common mistakes people make when cleaning or maintaining this item.
6. Consequences of poor maintenance, including health, safety, and cost implications.

Hint



The recommended mode of assessment for Week 22 is Personal mini-project. Refer to DoK Level 4 for a sample task. Also, refer to Teacher Assessment Manual and Toolkit page 27 for further information on how to organise simulations and role plays.

WEEK 23: CARING FOR HOUSEHOLD RESOURCES: A PATH TO SAFE, COMFORTABLE, AND ECONOMICAL LIVING

Learning Indicator: *Discuss how maintaining resources improves family safety, comfort and financial stability.*

FOCAL AREA: EFFECT OF MAINTAINING FAMILY RESOURCES

Key Concepts

a. Discuss how maintaining resources improves family safety, comfort and financial stability

Maintaining household resources plays a crucial role in improving family safety, comfort, and financial stability in the following ways:

- i. **Safety:** Proper maintenance of household tools, appliances and furniture helps prevent accidents and injuries. For example, regularly servicing electrical appliances reduces the risk of fire hazards, while maintaining sharp kitchen tools and ensuring they are used correctly minimizes the chances of cuts or accidents. Clean and well-maintained living spaces also help reduce the spread of diseases and pests, contributing to a healthier environment for all family members.
- ii. **Comfort:** When household items such as furniture, bedding, fans or cooking equipment are well-maintained, they function efficiently and create a more pleasant living space. A clean and organized home reduces stress, promotes relaxation, and improves the overall quality of life. For instance, a well-functioning fridge preserves food better, while an air conditioner or ceiling fan in good condition ensures comfort during hot weather.
- iii. **Financial Stability:** Regular maintenance extends the lifespan of household items, reducing the need for frequent replacements or costly repairs. This helps families save money in the long term. Additionally, energy-efficient and properly maintained appliances consume less electricity or water, leading to lower utility bills. Financial resources saved from good maintenance practices can be redirected towards other family needs, such as education, healthcare, or savings.

1. Bottom of Form

b. Challenges Associated with Maintaining Household Items

Maintaining household items is essential for safety, comfort and cost-effectiveness, but families often face several challenges, including:

- i. **Lack of Knowledge or Skills:** Many individuals and families may not know how to properly maintain certain household items like electrical appliances, plumbing systems, or furniture. This lack of technical knowledge can lead to neglect or improper maintenance, which may cause items to break down prematurely.

- ii. **Limited Time and Financial Constraints:** Busy family schedules, especially in working households, can make it difficult to find time for regular maintenance tasks such as cleaning, servicing appliances or checking for wear and tear. As a result, maintenance may be delayed or overlooked entirely. Some maintenance tasks require money to purchase cleaning supplies, spare parts or professional services. Families with limited income may struggle to afford these costs, which can lead to further damage and higher expenses in the long term.
- iii. **Negligence or Poor Attitudes:** Some individuals and families may not value the importance of maintenance and may develop careless habits, such as mishandling tools or ignoring early signs of damage. This negligence can result in avoidable breakdowns and additional costs.
- iv. **Access to Repair Services and Parts:** In rural or less developed areas, access to qualified repair services or replacement parts may be limited. This makes it harder to maintain or fix items when they malfunction.
- v. **Environmental Factors and Storage Limitations:** Weather conditions such as humidity, dust, or pests can accelerate wear and tear on items like wooden furniture, metal tools and fabrics. Regular maintenance becomes more difficult in harsh environments where items get damaged quickly. Poor or inadequate storage spaces can make it hard to keep items in good condition. For example, storing sharp tools in damp areas can lead to rust, while stacking items carelessly can cause damage.

c. Ways of Managing Challenges of Resource Maintenance

To ensure household items are well-maintained despite various challenges, families can adopt the following practical strategies:

i. Education and Skill Development

- Teach family members basic maintenance skills such as cleaning, sharpening tools, or checking appliance filters.
- Attend community workshops or watch instructional videos to learn how to care for different materials and equipment.

ii. Create a Maintenance Schedule and Budget

- Develop a weekly or monthly checklist for cleaning, servicing, and inspecting household items.
- Assign tasks to different family members to promote shared responsibility and reduce workload.
- Set aside a small portion of the family's income for maintenance and emergency repairs.
- Buy quality items that are durable and easier to maintain, even if they cost slightly more initially.

iii. Encourage a Responsible Attitude

- Promote a culture of care and responsibility at home.
- Teach children and adults to handle tools and equipment properly and to report faults early before they worsen.

- Take advantage of affordable and readily available cleaning agents and repair services in the community.
- Reuse and recycle materials where possible (e.g., reupholstering old furniture instead of buying new ones).

iv. Plan for Proper Storage

- Invest in safe and dry storage areas for tools, cleaning supplies, and seasonal items.
- Use labelled containers and shelves to organize and protect items from damage and loss.
- When maintenance tasks require expertise such as wiring and plumbing, hire trained professionals to avoid worsening the problem or causing injury.
- Use weather-appropriate materials like rust-resistant metals in humid areas and take seasonal precautions such as covering items during rainy seasons.

Learning Tasks

1. Discuss the importance of maintaining household materials
2. Explain challenges associated with maintaining household materials
3. Suggest ways of managing challenges of resource maintenance

Pedagogical Exemplars

1. Collaborative Learning/Group work

- a. Ask learners in mixed cultural/friendship groups discuss how maintaining resources improves family safety, comfort and financial stability.
- b. Guide learners in their groups to watch a video, demonstration or role-play to discuss how care and maintenance practices affect family safety, comfort and financial stability.
- c. Ask learners to present their findings to the whole class for peer appraisal.
E.g.,
 - i. Family safety: Preventing accidents, proper functionality and minimising exposure to health risks.
 - ii. Family comfort: Enhancing usability, improving aesthetic appeal and creating a stress-free environment.
 - iii. Financial stability: Reducing replacement costs, lowering repair expenses, conserving resources and preventing loss of productivity, etc.

2. Experiential Learning/ Group Work

- a. Ask learners in small groups to analyse a case study scenario where household items have been poorly maintained to:
 - i. Explain challenges associated with maintaining household materials
 - ii. Suggest ways of managing challenges of resource maintenance

- b. Guide learners to present their findings using the panel discussion mode.

3. Practical Group Work

- a. Put learners in small groups and task them to select a household item to maintain using materials for cleaning, repairing and storing.
- b. Ask learners to present their reports for whole class discussion and appraisal.

E.g.,

- i. Laundry care: Detergents, stain removers and iron.
- ii. Kitchen equipment maintenance: Dishwasher, soap and brushes.
- iii. Maintenance of electrical appliances: Wiping down and checking cords, etc.

Key Assessment

DoK Level 3: Create a poster or infographic to illustrate how maintaining commonly used household resources such tools, appliances, clothing and furniture can help prevent accidents, improve comfort and save money in a family.

DoK Level 4

You are required to apply critical thinking, evaluation and synthesis skills to analyse the impact of household maintenance on family life. Prepare a comparative analytical report based on the two scenarios below. Use evidence-based reasoning and real-life examples where appropriate.

Scenario 1: A home where household resources (such as electrical appliances, water systems, bedding, furniture, and kitchen tools) are regularly and properly maintained. Items are cleaned, stored safely, repaired promptly and used responsibly.

Scenario 2: A home where household resources are neglected or poorly maintained. Items are used carelessly, not cleaned regularly, repaired late or not at all and stored in unsafe conditions

In this task, learners are expected to write a detailed comparative report clearly addressing the following points:

- a. Functionality and efficiency: How does maintenance affect the performance and reliability of household resources in each scenario?
- b. Health, safety and comfort: Compare the health and safety risks and levels of comfort for family members in both households.
- c. Economic impact: Analyse how each household's approach to maintenance affects long-term financial stability, including cost savings or losses.
- d. Emotional and social well-being: Explain how the state of household resources may affect family relationships, stress levels, and social image.
- e. Sustainability and environmental impact: Evaluate the environmental consequences of each household's maintenance practices.

Hint



The recommended mode of assessment for Week 23 is Group Case Study. Refer to DoK Level 4 for a sample task. Also, refer to Teacher Assessment Manual and Toolkit page 76 for further information on how to organise simulations and role plays.

WEEK 24: MAINTAINING HOUSEHOLD ITEMS FOR A CLEANER AND GREENER ENVIRONMENT LEARNING

Learning Indicator: Analyse how maintenance practices reduce waste and support environmental stability.

FOCAL AREA: SUPPORTING ENVIRONMENTAL STABILITY THROUGH WASTE REDUCTION

Key Concepts

Waste reduction performs a critical role in supporting environmental stability. It involves minimising the amount of waste generated, reusing materials and recycling resources to reduce pollution and conserve natural ecosystems. When individuals, families and communities adopt sustainable waste management practices, the pressure on landfills, water bodies, and air quality is reduced, promoting long-term environmental health.

Concepts Related to Waste Generation: Waste generation refers to the process by which unwanted or unusable materials are produced as a result of human activities such as consumption, production and disposal. Understanding the concepts related to waste generation is essential for promoting sustainable living and environmental responsibility.

- 1. Types of Waste:** Waste can be categorised into various types based on its origin and characteristics:

Table 5.19 Classification of Types of Waste, Definitions, Examples and Sources

Type of Waste	Definition	Examples	Main Sources
Solid Waste	Waste materials in solid form	Paper, plastics, food scraps, broken furniture.	Homes, schools, markets, industries
Liquid Waste	Waste in liquid form, often containing harmful substances	Wastewater, dirty water, industrial discharge	Households, factories, farms
Organic Waste	Biodegradable waste from plants or animals	Food leftovers, garden waste, animal manure	Kitchens, gardens, farms
Inorganic Waste	Non-biodegradable waste that does not decompose easily	Plastic bottles, glass, metals	Homes, industries, offices
Hazardous Waste	Dangerous or harmful waste to humans and the environment	Batteries, chemicals, expired drugs	Industries, households, hospitals

Biomedical Waste	Waste from medical and healthcare activities	Used syringes, gloves, bandages	Hospitals, clinics, labs
E-Waste	Discarded electronic and electrical devices	Old phones, broken computers, cables	Homes, offices, electronic shops
Industrial Waste	Waste from production and manufacturing processes	Chemical residues, scrap metal, factory emissions	Factories, processing plants
Agricultural Waste	Waste generated from farming and livestock activities	Crop residues, animal waste, pesticide containers	Farms, ranches, agro-processing centres

2. Environmental Impacts of Waste Generation

- a. **Land Pollution:** Improper waste disposal leads to dumping in open areas or landfills. This pollutes the soil, affects plant growth and can release toxins into groundwater.
- b. **Water Pollution:** Waste from industries and homes often flows into rivers, lakes or oceans untreated. It kills aquatic life, contaminates drinking water and disrupts ecosystems.
- c. **Air Pollution:** Burning waste releases harmful gases like carbon monoxide, sulphur dioxide and dioxins into the atmosphere. This contributes to air quality degradation and respiratory problems in humans.
- d. **Climate Change:** Organic waste in landfills decomposes and emits methane, a powerful greenhouse gas. This adds to global warming and disrupts weather patterns.
- e. **Biodiversity Loss:** Waste in natural habitats (e.g., plastic in oceans) harms animals and destroys ecosystems. Wildlife may ingest waste or get entangled in it, leading to injury or death.
- f. **Visual and Smell Nuisance:** Accumulated garbage in public places is unsightly and produces foul odours. It reduces quality of life and may attract disease-carrying pests like rats and flies.





Figure 5.32: *Environmental Consequences of Improper Solid Waste Disposal*

3. **Importance of Maintenance in reducing Waste:** Proper maintenance of household items plays a key role in waste reduction by ensuring that materials, tools and equipment remain usable for a longer time. The following are some of the importance of maintaining items:
 - a. **Prolongs Lifespan of Items:** Regular maintenance such as cleaning, oiling, sharpening, and timely repairs helps prevent wear and tear. This keeps items functional and in good condition for longer periods. This helps to reduce the need to replace broken or worn-out items thereby reducing the need to throw away.
 - b. **Reduces Disposal of Items:** When items are cared for, they remain useful and less likely to be discarded due to damage or poor performance. This results in fewer tools and appliances ending up in landfills which helps minimize solid waste pollution in the environment.
 - c. **Prevents Overconsumption:** Well-maintained items eliminate the constant need to buy new replacements, which helps to slow down the cycle of consumerism. It also helps to reduce the demand for manufacturing new products; conserves natural resources and energy used in production and lowers the volume of packaging and shipping waste.
4. **The Impact of Maintenance on Environmental Sustainability**
 - a. **Minimises Resource Depletion:** When the life of products is extended through regular maintenance, fewer raw materials such as wood, metal and plastic are needed to produce replacements. This reduces the pressure on natural resources, helping preserve forests, mineral reserves, and ecosystems.
 - b. **Conserves Energy:** Manufacturing new items like electronics, furniture or vehicles requires a lot of energy. By maintaining existing products in good working condition, we delay the need for new production, thereby conserving the energy that would have been used in raw material extraction, transportation, and processing.
 - c. **Reduces Pollution:** Proper maintenance prevents breakdowns that can cause environmental hazards. For example, poorly maintained vehicles may leak oil or emit excessive smoke; while malfunctioning home appliances may release harmful chemicals. Routine servicing helps avoid these risks and ensures safer, cleaner operations.
 - d. **Reduces Waste Accumulation**
 Maintaining products means they are less likely to be thrown away due to minor faults. This significantly reduces solid waste that ends up in landfills, which helps lower methane emissions and groundwater contamination caused by decaying waste.

e. Supports a Circular Economy

Maintenance promotes repair and reuse instead of disposal. This aligns with the principles of a circular economy, where materials are kept in use for as long as possible, minimizing environmental impact and promoting sustainability.

f. Encourages Responsible Consumer Habits

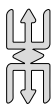
When individuals and families prioritise maintaining what they own, it fosters a mindset of care and responsibility. This reduces the demand for overproduction and contributes to more thoughtful, eco-conscious lifestyles, benefiting both the environment and future generations.

Learning Tasks

1. Explain concepts relating to waste generation
2. Discuss waste generation and its impact on the environment
3. Discuss the importance of maintaining items to prevent discarding them
4. Identify maintenance practices that prolong the life span of items

Pedagogical Exemplars**1. Experiential Learning/Group Work**

- a. Ask learners in mixed groups to brain-write to discuss waste generation and its environmental impact.
- b. Present a case study scenario where a household discards poorly maintained tools and equipment and guide learners to analyse the consequences and suggest maintenance practices that could have prevented waste.
- c. Ask learners to share their views for whole class discussion

**Note**

Provide leading questions to guide learners to think and share ideas on how maintenance practices can reduce waste.

2. Experiential Learning/Group Work

- a. Task learners in mixed ability groups to organise a demonstration session to demonstrate simple maintenance practices, such as cleaning a rusty knife, sewing a torn garment or oiling a squeaky hinge.
- b. Ask learners to share comments and observations from the demonstration for peer critiquing.

3. Group Work/ Collaborative Learning

- a. Guide learners in mixed groups to organise a visit to a recycling centre or invite an expert in waste management to speak about the role of maintenance in sustainability.
- b. Engage learners in a maintenance challenge: Divide learners into groups and assign them a task, such as restoring an old piece of furniture, cleaning a kitchen tool or repairing a damaged item, etc.

- c. Guide learners to organise an open forum for each group to present their outcomes and the environmental benefits of their actions for peer appraisal and assessment.

Key Assessment

DoK Level 3: Read a case study or observe a picture showing an area with poor waste disposal practices (e.g., open dumping, clogged drains). Write a short essay (300–400 words) analysing:

- a. Three environmental impacts observed in the case.
- b. How the situation could be improved using appropriate waste management practices.

DoK Level 4: Imagine your school or community is struggling with poor waste disposal. Design a comprehensive waste management plan that includes:

- a. Types of waste generated
- b. Strategies for reducing, reusing and recycling waste
- c. Roles of students, families and local authorities
- d. Expected environmental and social benefits
- e. Present your plan as a report or poster and justify each strategy with evidence and real-life examples.

Hint



The Recommended Mode of Assessment for Week 24 is End of Semester Examination. Refer to Appendix G for a Table of Specification to guide you to set the questions. Set questions to cover all the indicators covered for at least Weeks 13 to 24.

SECTION 5 REVIEW

In this section, learners explored how to make informed consumer choices and apply care and maintenance practices that support sustainable living. Using active pedagogical strategies such as group work, role play, and case studies, learners analysed product information, evaluated consumer impact, and promoted ethical purchasing. ICT tools were integrated through videos, digital product reviews, and visual aids, while GESI was addressed by encouraging equal participation and recognizing diverse consumer needs.

Learners also practiced maintenance routines that enhance sustainability and family well-being, such as reducing waste and reusing resources. Cross-cutting issues including environmental protection, health and safety, and responsible citizenship were embedded in lessons. National values like integrity, respect, and accountability were promoted throughout. By the end of the section, learners demonstrated improved decision-making and responsible consumer behaviour in real-life contexts.

Additional Reading and Teaching/Learning Resources

1. Prepared video or YouTube videos on family of different socio-cultural backgrounds and contexts,
2. Computers, Projectors, Mobile phones
3. Sample concept maps, mind maps and concept cartoons on make ethical and responsible purchases decisions to meet the needs of individuals and families to promote healthy family living.
4. Slides on consumer choices affect the environment, economy and society to promote sustainable living
5. Videos, slides, charts, posters or recorded drama on product analysis information to compare and select items that meet diverse needs.,
6. Posters and case studies on methods of maintaining household materials, tools and equipment.
7. Pictures, video and audios on how maintaining resources improves family safety, comfort and financial stability.
8. Case study analyse how maintenance practices reduce waste and support environmental sustainability.
9. Cardboard, Sheets of paper, Sticky notepad, Flip charts or exercise books.
10. Resource persons (male, females and persons with disabilities) who have achieved diverse levels of success in family life.
11. Relevant community environmental centres, etc.



APPENDIX G: Sample Table of Specification for item construction for End of Semester Examination

Structure

1. Cover content from weeks 13-24 Taking into consideration Depth of Knowledge (DOK) levels.
2. The test should include
 - a. **Multiple Choice Questions** – 40 questions
 - b. **Essay** – 5 Questions, Answer a minimum of three questions
 - c. **Case Study** – 1 Compulsory Question
3. Time: 1hr: 45 minutes

Week	Focal area	Types of Question	DoK Level				TOTAL
			1	2	3	4	
13	Basic Business Concepts for Family Resource-Based Products and Services	Multiple Choice	2	2	1		5
		Essay	-	-	-	1	1
		Test of Practical	-	-	-	-	-
14	Concept of Family	Multiple Choice	2	2	1		5
		Essay	-	-	-	-	-
		Test of Practical	-	-	-	-	-
15	Role of Families in the Development of Individuals, Family and Society	Multiple Choice	2	2	1		5
		Essay	-	-	1	-	1
		Test of Practical	-	-	-	-	-
16	Stages of Family Life Cycle	Multiple Choice	2	2	1		5
		Essay	-	-	1	-	1
		Test of Practical	-	-	-	1	1
17	Relationships between Families and Society Contribution of Families to the Development of Society	Multiple Choice	2	2	1		5
		Essay	-	-	-	-	-
		Test of Practical	-	-	-	-	-
18	Contribution of the Society to the Development of Families	Multiple Choice	2	2	1		5
		Essay	-	-	1	-	1
		Test of Practical	-	-	-	-	-

19	Concept and Importance of Product Analysis	Multiple Choice	2	2	1		5
		Essay	-	-	-	-	-
		Test of Practical	-	-	-	-	-
20	Effects of Consumer Choices on the Environment	Multiple Choice	2	2	1		5
		Essay	-	-	1	-	1
		Test of Practical	-	-	-	-	-
21	Responsible Purchasing Decisions	Multiple Choice	2	2	1		5
		Essay	-	-	-	-	-
		Test of Practical	-	-	-	-	-
22	Methods of Maintaining Household Materials, Tools and Equipment	Multiple Choice	2	2	1		5
		Essay	-	-	1	-	1
		Test of Practical	-	-	-	-	-
23	Effect of Maintaining Family Resources	Multiple Choice	2	2	1		5
		Essay	-	-	-	-	-
		Test of Practical	-	-	-	-	-
24	Supporting Environmental Stability through Waste Reduction	Multiple Choice	2	2	1		5
		Essay	-	-	-	-	-
		Test of Practical	-	-	-	-	-
		Total	24	24	17	2	67

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