MINISTRY OF EDUCATION
HOME ECONOMICS
TEACHERS ASSOCIATION, GH

Management In Living

for Senior High Schools

Year 1



Dina Oforiwaa
Francisca Afeke
Grace Anagmeng Mwini

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Ghana Education Service (GES)











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FOREWORD

Ghana's new Senior High School Curriculum aims to ensure that all learners achieve their potential by equipping them with 21st Century skills, knowledge, character qualities and shared Ghanaian values. This will prepare learners to live a responsible adult life, progress to further studies and enter the world of work. This is the first time that Ghana has developed a Senior High School 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.

The Ministry of Education is proud to have overseen the production of these Learner Materials which can be used in class and for self-study and revision. These materials have been developed through a partnership between the Ghana Education Service, teacher unions (Ghana National Association of Teachers-GNAT, National Association of Graduate Teacher -NAGRAT and the Coalition of Concerned Teachers- CCT) and National Subject Associations. These materials are informative and of high quality because they have been written by teachers for teachers with the expert backing of each subject association.

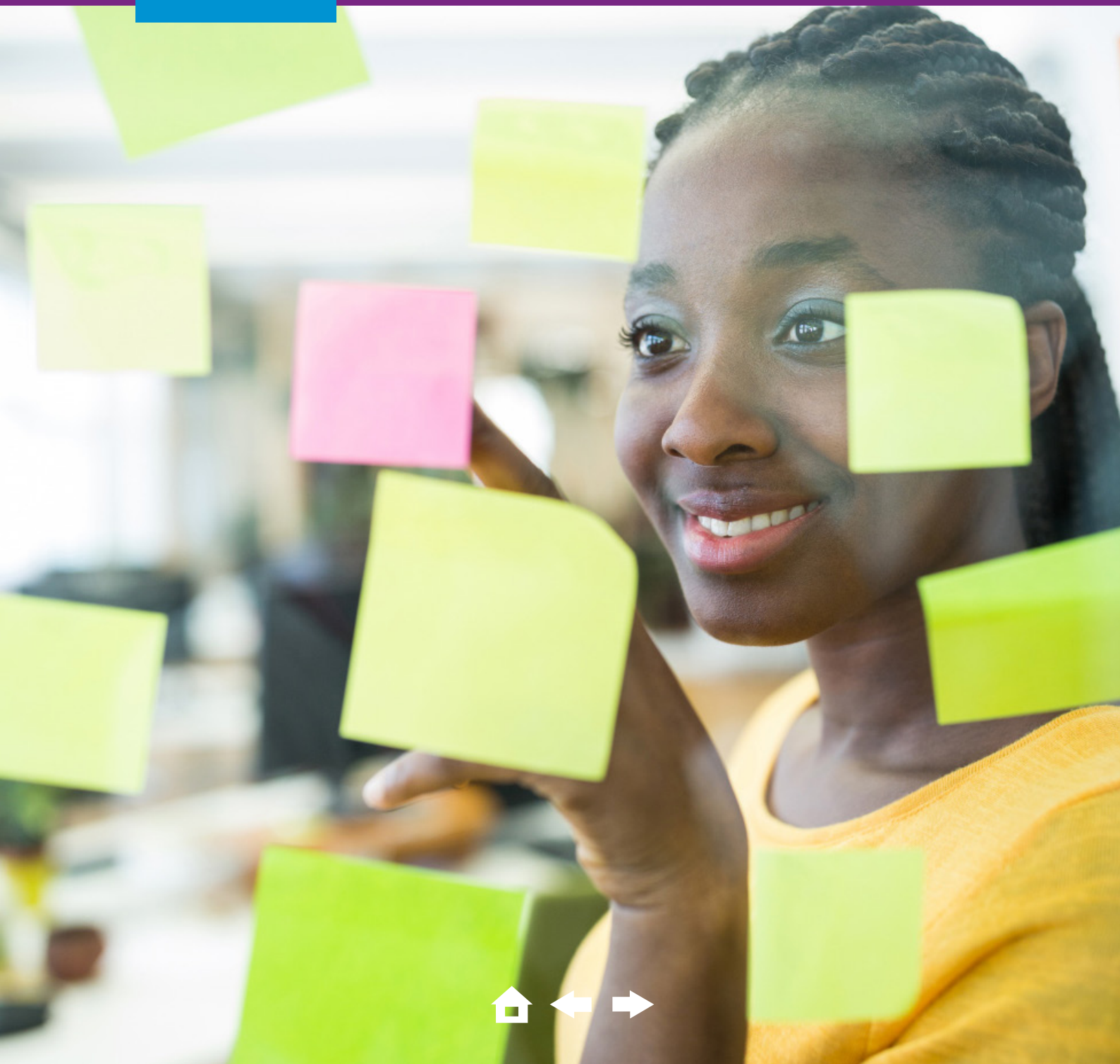
I believe that, if used appropriately, these materials will go a long way to transforming our Senior High Schools and developing Ghana so that we become a proud, prosperous and values-driven nation where our people are our greatest national asset.

Haruna Iddrisu MP
Minister for Education

SECTION

1

MANAGEMENT PRINCIPLES



PERSONAL AND FAMILY RESOURCE MANAGEMENT

Resource Management Practices

Introduction

This section will help you understand the basics of management in everyday life, especially in personal and family situations. It shows how these ideas can help you make good decisions about how you use your time, money, energy and materials. You will learn about the importance of effective management, focusing on how planning, decision-making, and values can help achieve personal and family goals. The content emphasises that management skills are essential for daily living. You will learn how good management can improve your own lives, your families and communities. By the end of this section, you will have practical skills to manage your resources better in daily lives and future jobs.

KEY IDEAS

- **Career Opportunities in Management in Living**: Career opportunities in management in living covers three areas: social services, industrial-based careers and professional and paraprofessional careers with their benefits, similarities, and differences.
- **Concepts of Management in Living**: Management in Living is the application of management principles and processes in everyday life for efficient use of available resources to achieve goals and meet the needs of individuals, families and societies.
- **Importance of Management in Living**: Management in Living is an important component of Home Economics because it teaches students essential skills for everyday life, work and community involvement.
- **Values in Resource Management**: Values are positive beliefs about what is right, good or important in life. They influence resource management.
- **Ways Values Impact Family Resource Management**: Values are the basis for making management decisions. They are important in how individuals and families handle their resources.

EXPLORING THE SCOPE AND SIGNIFICANCE OF MANAGEMENT IN LIVING

Explaining the Key Concept of Management in Living

Management in Living is the application of management principles in everyday life, aimed at using available resources efficiently to achieve personal, family, and

community goals. It equips individuals with knowledge, values, and skills for effective planning and resource use. The subject blends theory and practice, enabling informed decision-making that enhances personal well-being, strengthens family stability and promotes community development. It also integrates entrepreneurship, sustainability and consumer education, preparing learners to face real-life challenges.

Scope of management in living

Management in Living has two main areas and five sub-areas as shown in ***Table 1.1.***

Table 1.1: *Scope of Management in Living*

Main Area	Sub-Areas	Key Focus
a. Personal and Family Resource Management	**i.** Resource Management Practices	Human resources (skills, energy) and non-human resources (time, money) are managed through planning, organising, implementing, evaluating, and decision-making to meet needs and reduce waste.
	ii. Management Principles for Quality Living	Principles include goal-setting, efficiency, flexibility, and balance. Applied in homes, schools, workplaces, and communities to promote growth, reduce stress, and encourage productive habits.
	iii. Creative Product Development and Entrepreneurship	Use of management skills in planning, producing, and selling products. Includes business planning, costing, packaging, labelling, promotion, financial literacy, and customer care.
b. Family and Social Relationships	**i.** Responsible Family and Social Living	Understanding family types, roles, decision-making, conflict resolution, gender roles, and cultural values. Promotes respect, teamwork, care for vulnerable members, and support systems.
	ii. Consumer Education and Sustainable Living	Enhances wise consumer choices and consumer rights. Promotes environmental sustainability through reducing, reusing, and recycling. Builds skills in critical thinking, advocacy, and sustainable practices.

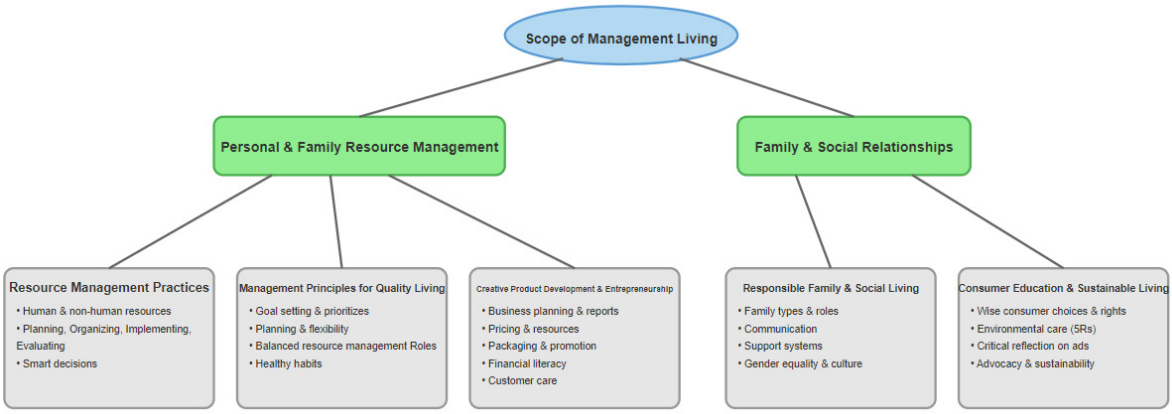


Figure 1.1: Flow Chart of the Scope of Management in Living

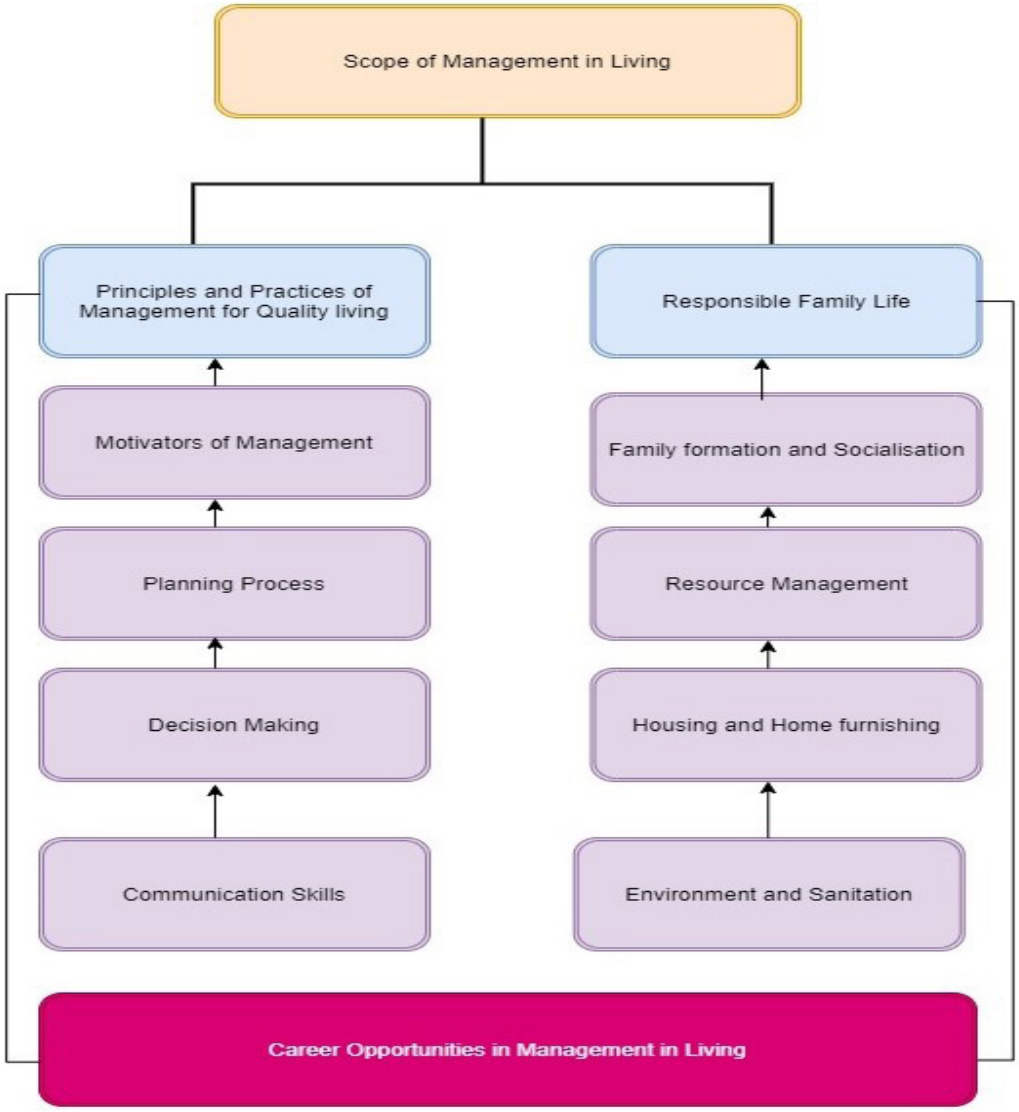
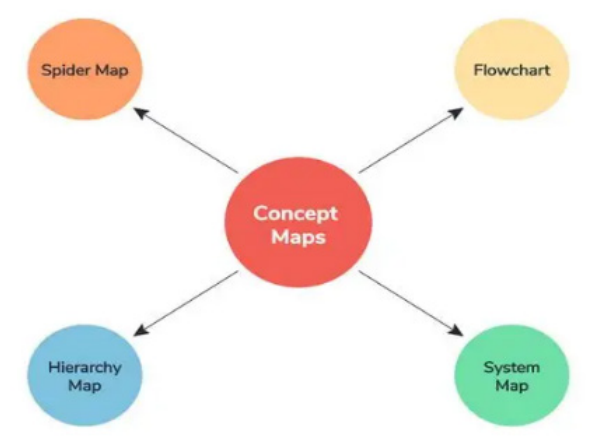


Figure 1.2: The scope of management in living to daily activities

Activity 1.1 Exploring the Scope of Management in Living

1. Organise yourselves to work in groups of 3-4 and think about the meaning and scope of Management in Living.
2. Research the scope of Management in Living. Consider these questions:
   - **a.** What does Management in Living mean? (Your response should include application of management principles, the use of resource and goal achievement).
   - **b.** What areas does Management in Living cover? (Examples include resource management practices and responsible family and social living.)
   - **c.** Discuss your research and share your ideas and listen to others.
3. Write your discussion about the meaning and scope of Management in Living in your writing pad or jotter.
4. Work in your group and use your notes from previous discussions to produce a concept map that describes the scope of management in living. A concept map is a diagram that shows the connection between different ideas
5. You could include the following information on your concept map e.g. meaning of management in living, management principles, resource and goals, responsible family and social living,

Example concept map



Reflection

Identify the key word in the explanation of Management in Living.

IMPORTANCE OF MANAGEMENT IN LIVING

Management in living is key to Home Economics because it teaches important skills for daily life. It helps learners become responsible, creative and productive citizens who can manage themselves, their families and their environment effectively. The importance of Management in Living to the individual, family and the society include:

1. **Self-Reliance, Independent Living and Healthy Family Relationships:**
   These competencies are vital for family happiness and well-being. Healthy family relationships make everyone feel loved and supported. Management in living teaches self-care, wise use of time, money, and energy, helping families plan activities, save money, and keep homes organised. With these skills, families can live independently. Key qualities for peaceful family living include:

   a. Talking honestly with each other

   b. Helping and supporting each other

   c. Solving problems in peaceful ways.

   d. Spending quality time together

   e. treating each other with trust and respect, etc

2. **Promotes Gender Equity, Family Unity, and National Development**
   Learning good values and life skills helps us become kind and responsible members of our families and communities. Management in living teaches that everyone should share household duties fairly, reducing stress and promoting unity. Healthy families create a peaceful and productive society, contributing to the country's growth and development.

3. **Encourages Efficient Use of Resources and Sustainable Living to Reach Goals.**
   Using resources efficiently is essential in our lives, helping us reach goals and improve our quality of life. Management in living teaches how to set clear goals, use resources wisely, work together, and communicate effectively. It also emphasizes caring for the environment by reusing, recycling, reducing waste, and conserving water and electricity.

4. **Builds Good Decision-Making and Problem-Solving Skills**
   Making good decisions and solving problems is essential in daily life-at home, school, work, or in the community. Management in living teaches how to gather information, set goals, consider choices, weigh pros and cons, consider how their decisions affect others and learn from feedback. For example, learners learn to prioritise needs over wants when money is tight. These skills help them become confident and responsible, ready to face challenges. Making good decisions and solving problem skills also helps to learn how to manage time, resolve family disagreements peacefully and plan ahead to reduce stress.

5. Employable and Entrepreneurial Skills for Job Creation

Management skills help to find jobs or even start a business. They can start small businesses like cooking and selling food, sewing clothes or offering cleaning services.

Through Management in Living, one learns practical skills such as budgeting, setting prices, keeping records, taking care of customers etc.

These entrepreneurial skills help individuals and families earn money and create jobs for others in their community. Having employable skills is also important because it increases the chances of finding and keeping a good job.

How to develop entrepreneurial skills

- **a.** Think about your strengths and interests (self-assessment).
- **b.** Learn what skills are needed for different jobs.
- **c.** Join internships or apprenticeships for experience.
- **d.** Network to make connections with others.
- **e.** Volunteer to help while learning.
- **f.** Develop soft skills like communication, teamwork, and time management.

Activity 1.2 Importance of Management in Living

1. Discuss the importance of management in Living.

- **a.** On your own, think about the importance of Management in Living to the individual, family and society.
- **b.** Note down your thoughts.
- **c.** Compare and share your ideas with a partner and make a note of your joint ideas.
- **d.** With your partner join another pair to form a group of 4 and share your ideas with them. Discuss the following points and make notes:
  - **i.** The benefits of management in living for individuals. For example, self-care, wise use of time, money, and energy, saving money, independence, decision-making skills, skills for employment
  - **ii.** Importance of management in living to the families. For example, Healthy family relationships and employable and entrepreneurial skills for job creation
  - **iii.** Importance of management in living to society. For example, Responsible citizens, economic development, environmental sustainability

2. Take part in a whole class discussion. Present your list to the class and listen to other groups. Add additional information to your list.

Reflection

Create a consolidated list of the benefits of Management in Living for the individual, family and society.

Values for Effective Resource Management

What are Values?

Values are the beliefs and principles that guide how individuals and families use their resources. They influence choices, priorities and everyday behaviours.

Meaning of Values in Resource Management

i. Values are beliefs about what is right, good or important.

ii. In resource management, values guide how people use time, money, energy, and materials wisely.

iii. They shape our choices, actions and relationships at home, in school, and at work.

Importance of Values in Resource Management.

Values help individuals and families to:

i. Understand the difference between **needs and wants**.

ii. Plan, share, save, and spend resources wisely.

iii. Make honest and fair decisions.

iv. Solve problems peacefully and respectfully

Values that Influence Resource Management

Values are principles that guide behaviour, decision-making and relationships. Key values include Respect, honesty, trustworthiness, hard work, responsibility, and cooperation.

Table 1.2: *Values that Influence Resource Management*

Value	What it Means	How it Affects Resource Management
1. Respect	Valuing people's worth and rights and caring for resources.	**a.** Use resources responsibly (e.g., conserve water, recycle). **b.** Think about future generations. **c.** Honour diverse knowledge and cultures. **d.** Promote fairness in resource use.

2. Integrity and Honesty	Being truthful and doing the right thing, even when no one is watching.	**a.** Prevent misuse of money/ resources. **b.** Build trust in families, schools, and workplaces. **c.** Ensure fair sharing of resources.
3. Trustworthiness	Being reliable and transparent in managing resources.	**a.** Provide accurate reports (e.g., family budgets). **b.** Encourage accountability. **c.** Avoid corruption and waste. **d.** Build trust in families/ communities.
4. Hard Work and Industriousness	Putting in effort (hard work) and being consistent and productive (industriousness).	**a.** Use time, energy, and money efficiently. **b.** Create innovative ways to save resources. **c.** Support sustainability and growth. **d.** Example: Family members sharing farm or household tasks.
5. Responsibility and Accountability	Accepting duties and being answerable for results.	**a.** Use resources wisely (mindful consumption). **b.** Keep records and build trust. **c.** Think long-term for future needs. **d.** Learn from mistakes to improve decisions. **e.** Example: Parents managing food so it lasts all season.
6. Cooperation and Communal Spirit	Working together with others for shared goals.	**a.** Share tasks fairly. **b.** Reduce waste. **c.** Support teamwork in families and communities. **d.** Example: Community members helping each other on farms.

a. How Values Guide Management

Values are the basis for making management decisions such as:

i. Budgeting and spending plans

ii. Managing time wisely

iii. Choosing careers and education paths

iv. Resolving conflicts and making decisions

v. Promoting health and wellness

vi. Caring for the environment (reduce, reuse, recycle)

vii. Practicing cultural and religious traditions

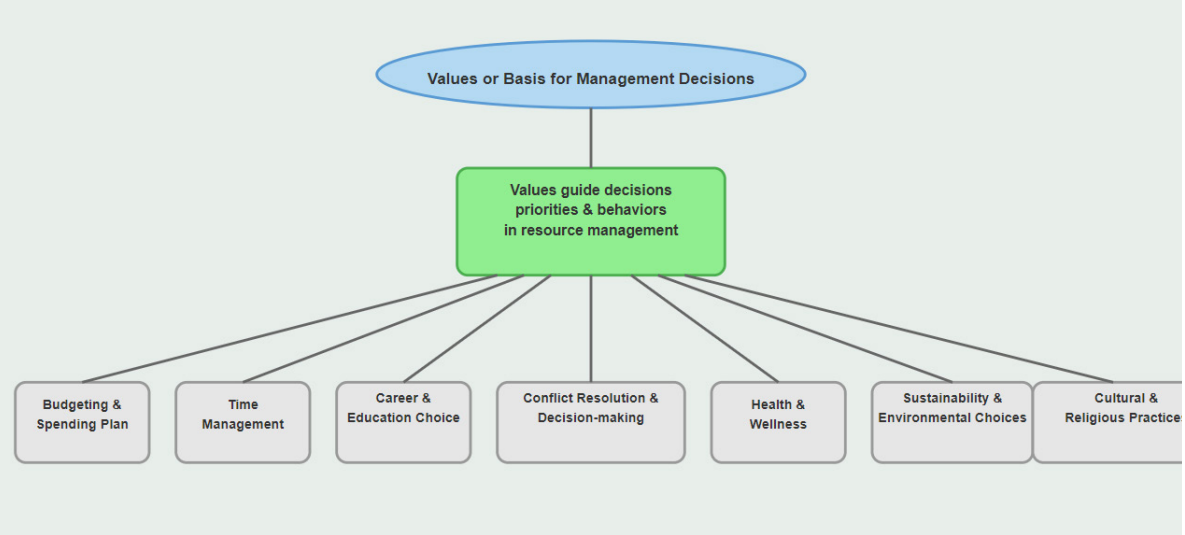


Figure 1.2: Values guide individual and family resource management

Table 1.3: *Values in Family Resource Management*

Area	How Values Influence It	Example
Budgeting and Spending	Values guide how money is used	A family that values education spends more on school fees than luxury items.
Time Management	Values decide priorities	A student who values education spends more time revising than watching TV.
Career and Education	Values shape career paths	Someone who values helping others chooses nursing.
Conflict Resolution	Values affect fairness	A family that values peace chooses dialogue over quarrelling.
Health and Wellness	Values encourage good living	Valuing health → eating fruits, exercising.
Sustainability	Values shape environmental actions	Valuing nature → recycling and saving energy.
Culture and Religion	Values from traditions and faith	Valuing religion → fasting, attending worship.

1. Situations Where Values Influence Management

- A household that values savings ensures part of its income is saved before spending.
- A family that values health prioritises nutritious meals over junk food.
- A community that values the environment promotes tree planting and waste separation.

Activity 1.3 Exploring Values and Their Importance

1. Write down some values you believe are important for managing resources (e.g., honesty, responsibility, cooperation).

   My Values:

   a. _____

   b. _____

   c. _____

2. Discuss with a partner the values that help individuals and families manage resources wisely.

   Our Findings:

   a. _____

   b. _____

   c. _____

3. Join another pair and combine your lists. Add examples for each value.

Value	Example of How It Influences Resource Management

4. Share your list with the whole class to create a class list of values.
5. Ask and answer questions to understand each other better.
6. In your groups create a short role play using the class list of values that help individuals and families manage resources wisely
7. You could use **one** of the following situations as examples: A family, school, or community situation.
8. Your role play could include the following values e.g. honesty, responsibility, cooperation
9. Perform your group role play to the whole class and watch/listen to other groups

Guiding Questions

1. Why are these values important in resource management?
2. How do values influence the way individuals and families manage resources?

Reflection

What values influence the way you or your family manage resources in daily life?

CAREER PATHS IN MANAGEMENT: OPPORTUNITIES, IMPACTS.

Career Opportunities in Management in Living

Career opportunities in Management in Living refers to a person's lifelong journey of employment, professional development and advancement. The primary objective of management in living is to help individuals and families develop essential life skills. They will help prepare you for various career opportunities, some of which may require higher education to become professionals, such as teachers, credit advisors, interior decorators, or housekeepers. You will learn about careers in social services, industrial jobs, and professional occupations as described in ***Table 1.3***.

Table 1.3: *Career opportunities in management in living*

Career	Description
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.
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.
Professional and Paraprofessional Careers	**Professional career** is when someone works and grows in a specific job that needs special knowledge and skills. For example, teachers help students discover their abilities. **A paraprofessional** is a person who supports teachers and helps in educational settings, like schools and childcare centres, to care for students and assist parents.



Figure 1.3: Career opportunities in management in living



A



B



C



D

Figure 1.4: Pictures Depicting Careers in Management in Living

Activity 1.4 Exploring Careers in Management in Living

1. Work on your own and observe Figures 1.3 and 1.4 (pictures of careers in Management in Living).
   - **a.** Identify the careers shown in the pictures.
   - **b.** Think of other possible career opportunities related to Management in Living.
   - **c.** Write down the careers you identified.
   - **d.** Compare your list with a partner. Add or correct information after your discussion.
2. Organise yourselves into groups of 4.
   - **a.** Make a list of at least three careers in Management in Living.

b. In your group, discuss the importance of the various career opportunities in management in living to help individuals and families

c. As a group, identify two stereotypical careers (e.g., Childcare for women, catering for women, Teaching for men).

d. Suggest two ways to overcome these stereotypes so that anyone can pursue the careers (e.g., Career counselling, Sharing success stories)

3. Using your notes from your group work, participate in a whole class discussion on the following topics

a. The importance of the various career opportunities in management in living to help individuals and families improve their quality of life and contribute positively to society.

b. Stereotypical careers

c. Ways to overcome stereotypes

Reflection

Pair up with another learner and share:

a. The career you like best.

b. The impact this career has on society. **Example:** Childcare → supports children's growth and development through education, health guidance, and care, leading to well-adjusted future citizens.

COMPARISON OF THE CARERS AND THEIR BENEFITS

Key Comparison of Management in Living careers

Careers in management in living are important for improving individual well-being, supporting families, and helping communities grow. This discussion looks at the differences and similarities among these careers and how they benefit individuals, families and society.

Table 1.4: 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 1.5: *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 1.6: *Differences of management in living career opportunities*

Aspect	Social services	Industrial-Based Careers	Professional & Paraprofessional 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

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 Skills Required contribution:** They indirectly boost productivity by supporting individuals and families in becoming more self-reliant and stable, thereby ensuring economic growth and sustainable development.

Skills and Work Ethics in Management in Living Careers

Skills Required in Career Opportunities

Skills are practical abilities and knowledge needed to do jobs well and provide good services to individuals, families, and communities. For example, careers in family and consumer sciences, like family counsellors and home management specialists, require skills such as:

a. Interpersonal and counselling skills

b. Conflict resolution

c. Empathy and emotional intelligence

d. Organisational skills

e. Understanding family dynamics and human development

f. Work ethics are also important, including respect for family values, compassion, patience, and professionalism.

Categories of skills

Hard Skills (Technical Skills). These are teachable abilities learned through training or education that help individuals perform their jobs effectively. Careers in management in living, like home management, hospitality, and early childhood care, require specific hard skills

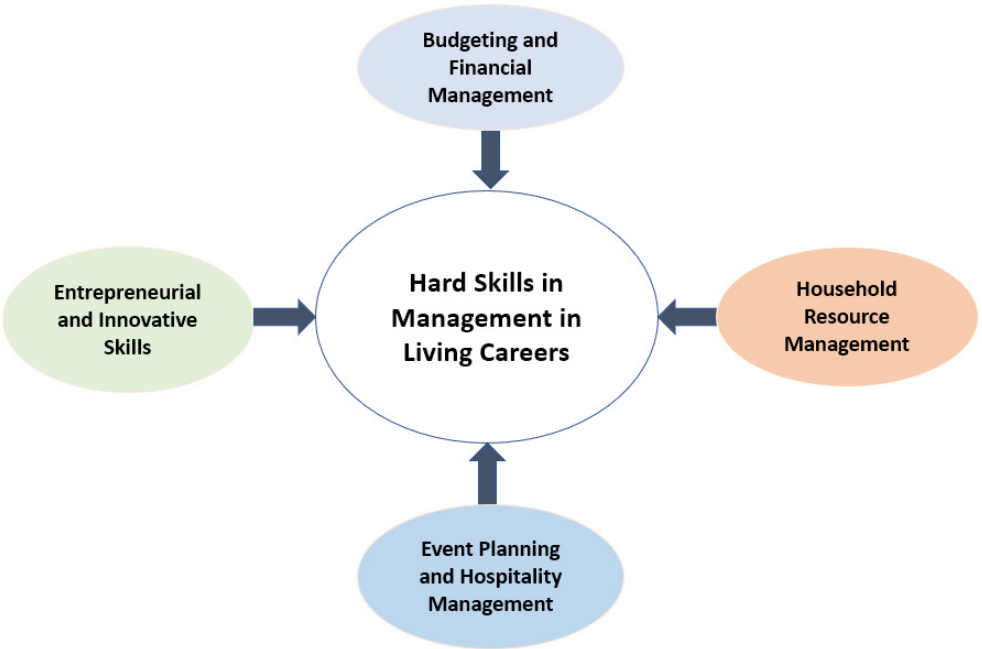


Figure 1.5: Concept map of hard/technical skills

Soft Skills Careers: Soft skills are important abilities that help people work well with others and handle daily tasks. In careers like home management, hospitality, early childhood care, social work, and family life education, these skills are crucial. They help build relationships, manage responsibilities, and support everyone's well-being.

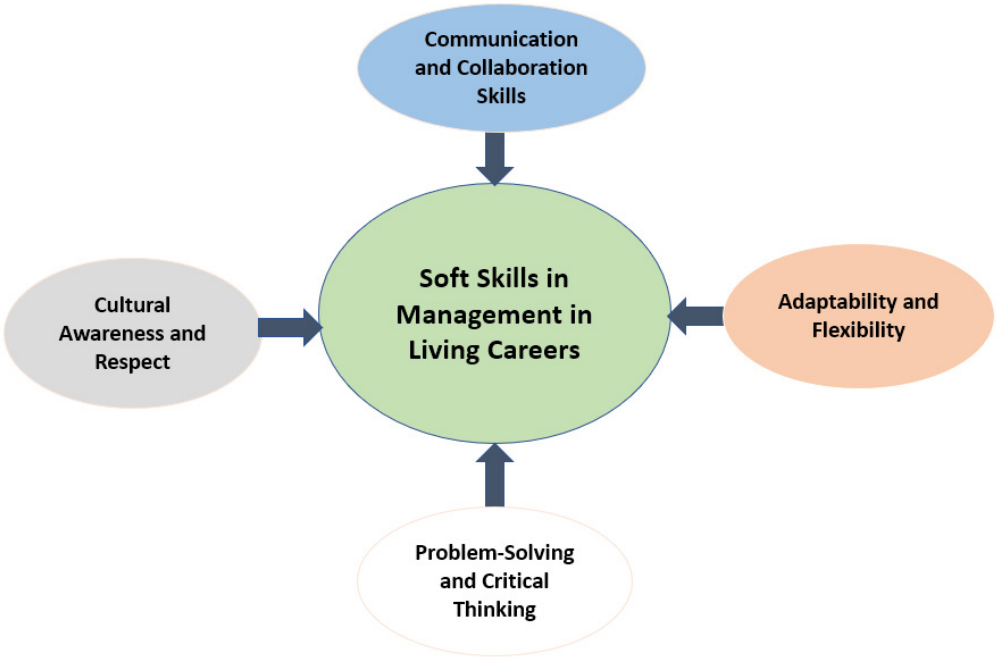


Figure 1.6: *Concept map of soft skills*

Table 1.7: *Classification of skills in management in living careers*

Skill Category	Skills	Application
1. Cognitive/ Thinking Skills	**a.** Critical thinking, **b.** problem-solving, **c.** decision-making and analytical skills	Used in planning, analysing resource use and solving family or consumer issues.
2. Interpersonal/ Human Relations Skills	**a.** Empathy **b.** teamwork **c.** negotiation **d.** counselling **e.** conflict resolution.	Needed when working with clients, families, teams or community groups.
3. Communication Skills	**a.** Verbal and written communication, **b.** listening, **c.** Presentation and advocacy.	Important for teaching, counselling, reporting and marketing.
4. Managerial/ Organisational Skills	**a.** Time management planning, **b.** budgeting **c.** monitoring and coordinating.	Essential for running programs, projects, homes or businesses efficiently.

5. Technical/ Practical Skills	**d.** Sewing, **e.** cooking, **f.** budgeting software, **g.** digital design, **h.** nutrition planning **i.** interior organisation.	Applied in food preparation, fashion design, consumer education and home improvement.
6. Leadership and Supervisory Skills	**a.** Delegation, **b.** team motivation, **c.** strategic planning **d.** supervision and accountability	Used when managing staff, leading community projects, or supervising households and services
7. Entrepreneurial/ Innovative Skills	**a.** Creativity **b.** product development **c.** risk-taking **d.** marketing and business management.	Useful in starting and managing businesses in clothing, catering and childcare, etc.
8. Ethical and Professional Skills	**a.** Confidentiality, **b.** integrity, **c.** respect for diversity **d.** professional conduct.	Required in all areas to maintain trust, ensure fairness and follow ethical guidelines.
9. Technological and Digital Skills	**a.** Computer literacy **b.** data management **c.** use of digital tools (e.g., for budgeting, presentations).	Important for record-keeping, online communication and teaching or managing services effectively.

Careers, Skills and Work Ethics in Management in Living

Management in Living is about using knowledge and skills to plan and organise home and work tasks to improve life quality. Each job in this field needs specific practical skills and good ethical practices. Workers must show values like respect, responsibility, and integrity while meeting the changing needs of individuals, families, and communities. Table 1.8 lists some important skills and ethics for various careers in this area.

Table 1.8: *Careers and their recommended skills and work ethics*

Career Path	Recommended Skills	Expected Work Ethics
a. 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

b. Interior Decorator	• Design principles (colour, balance, space use) • Technical drawing and software use • Client communication	Attention to detail Integrity Client focus Creativity with discipline
c. Family Life Educator / Counsellor	• Counselling techniques • Communication and interpersonal skills • Conflict resolution • Cultural awareness	Confidentiality Empathy Integrity Respect for diversity
d. Laundry and Clothing Technician	• Fabric identification • Stain removal techniques • Machine operation • Clothing repair and construction	Precision Cleanliness Hardworking Respect for client belongings
e. Social Welfare Officer	• Case documentation and reporting • Crisis management • Home visitation skills • Collaboration with agencies	Confidentiality Dedication Advocacy spirit Honesty
f. Event Planner	• Budgeting and logistics • Vendor coordination • Decoration and layout design • Time and risk management	Organisational commitment Creativity Adaptability Punctuality
g. 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.

Activity 1.5 Comparing and Contrasting Careers in Management in Living

Materials Needed

- Charts or videos on careers in Management in Living
- Writing materials
- Sticker notes

1. Watch short videos or look at charts showing different careers in Management in Living (e.g., nursing, teaching, social work, hospitality). Write down each career you observe on a sticky note.
2. Pair with a partner to compare your lists. Add any new careers that come up.
   a. Compile all the careers on one sheet of paper.
3. Organise yourselves into groups of five, and compare different careers
   a. Differences: Look at career growth, focus and work environment. *Example: Nursing focuses on health care, teaching focuses on education.*
   b. Similarities: Look at resource management, problem solving and qualifications. *Example: All careers improve quality of life and require effective use of resources like time, money, and energy.*
   c. Record your findings to show similarities and differences using the template below.
   d. Discuss how these careers benefit individuals, families, and societies.
      i. How do they improve quality of life?
      ii. What skills and work ethics are needed?
   e. Share your ideas with the whole class. Note down important points in your notebook.

Comparison Chart (Table Format)

Careers in Management in Living	Similarities (What they share)	Differences (What makes them unique)	Benefits to Individuals/ Families/Society
Nursing			
Teaching			
Social Work			
Hospitality			

4. In your group, gather more information (using textbooks, the internet, interviews, etc.) on the careers you chose. Discuss:
   a. Roles and responsibilities
   b. Qualifications needed
   c. Skills and knowledge required
   d. Stereotypes linked to the careers
   e. Effects of these stereotypes on career choice
5. Prepare a group report and present it to the class.
   a. Use charts, posters, or PowerPoint.
   b. Include identified stereotypes and strategies to overcome them.

c. Show how individuals can choose careers based on interests and skills rather than societal expectations.

Reflection

1. Which career path in Management in Living interests you most after school?
2. State three reasons for your choice.
3. Mention work ethics linked to your chosen career.

EXTENDED READING

Below are some recommended reading materials and links that you can visit or consult for more information.

- Asare, E. & Kwafoa, M. (2011). *Understanding Management in Living*. New ed. Kwadwoan Publishing (230-233)
- Ahmed, M. S. (2017). *Management in Living for Senior High Schools.* Approaches' (GH.) LTD Kumasi, Ghana.
- Links
- https://www.collegenp.com/article/benefits-of-studying-management-course/
- https://work.chron.com/list-careers-having-home-family-management-17926.html

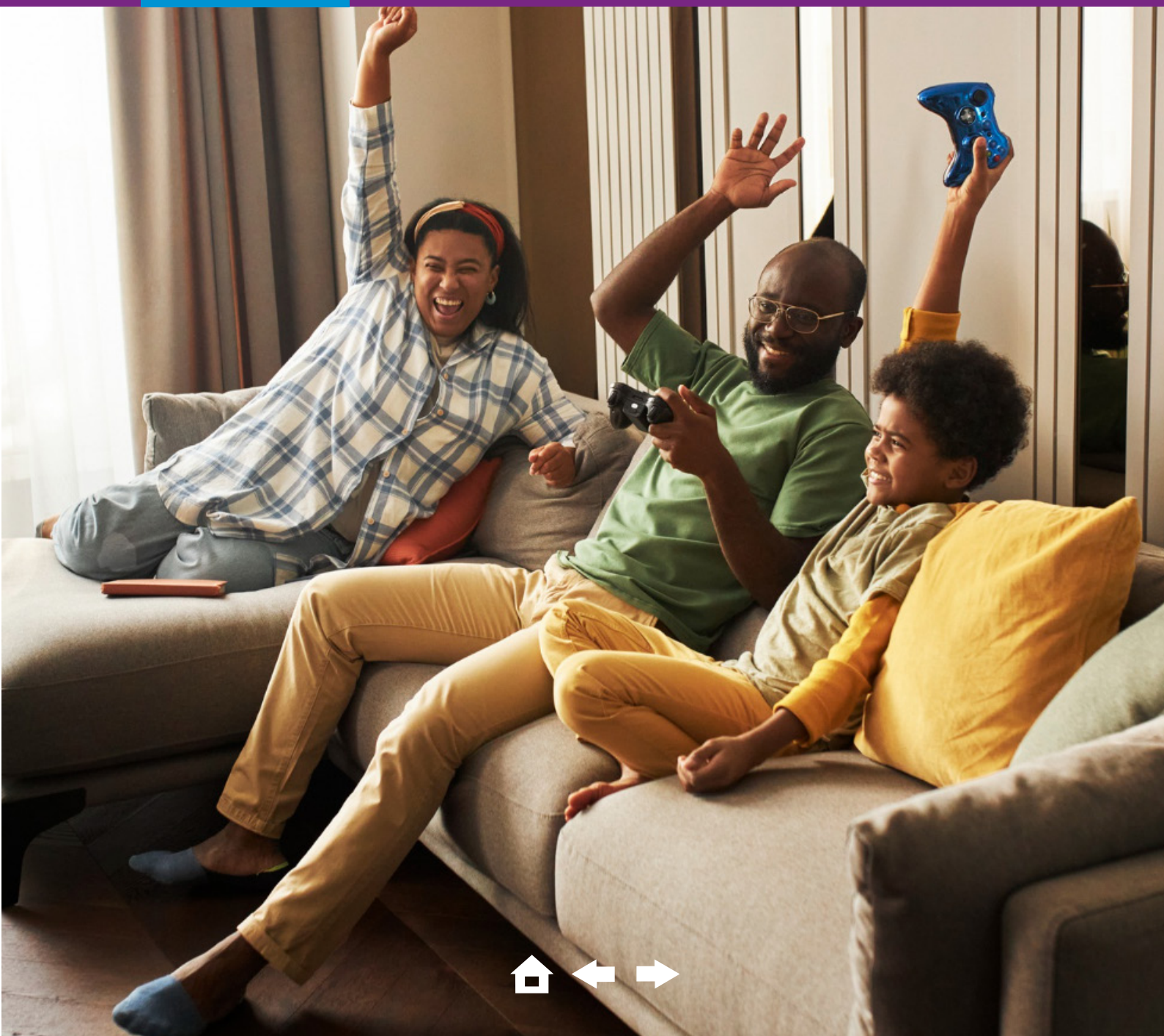
Review Questions

1. Describe the scope of Management in Living.
   a. Describe **two** main areas in the scope of Management in Living.
   b. Explain why creative product development and entrepreneurship are important in Management in Living.
   c. Discuss how the principles of management can improve family life.
2. A family has allocated **₵600** for weekly grocery shopping. The parents want to buy healthy food options for their two children while staying within budget. How can the family best utilise the ₵600?
3. Project
   In small groups, design a simple awareness campaign plan for your school on how students can practice sustainable living. Your campaign should highlight at least **three** sustainable practices.
4. Discuss **three** reasons that Management in Living is important for individuals, families, and society.
5. Outline **three** important values that help us use our resources efficiently.
6. What are the benefits of practising good values in managing resources?
7. Identify two common careers in Management in Living.
8. Prepare a table of selected careers in Management in Living and suggest ways they benefit individuals, families, and society.
9. Describe **two** careers in Management in Living, showing similarities, differences, and benefits.
10. Create a concept map to show skills and work ethics needed for these careers.

SECTION

2

APPLYING MANAGEMENT MOTIVATORS FOR QUALITY LIVING



PERSONAL AND FAMILY RESOURCE MANAGEMENT

Management Principles for Quality Living

Introduction

In this section, you will learn how basic management ideas can help improve the daily lives of individuals and families. You will look at how planning, setting goals, making decisions, and staying motivated can lead to a happier and healthier family life. You will also look at how motivation, both from within yourselves and from others, can help reach goals and keep the individual and family happy. By learning and using these ideas, you will get practical tips for managing your life better, leading to a more balanced and fulfilling lifestyle.

KEY IDEAS

- **Characteristics of management**: Some key characteristics of management include identification of needs and setting goals, assessment of resources available, identifying limitations of available resources, ability to anticipate/predict future occurrences, coordinating what is needed at the right time and reconciling differences between needs, wants and the available resources.
- **Focus of management**: The focus areas include identifying needs and wants, using available resources judiciously, various activities (planning, implementing, and evaluating actions), decision making, and communication.
- **Motivators of management**: They refer to the factors or elements that inspire and encourage managers to perform their roles effectively to achieve success. They include needs, wants, goals, values, standards, and events.
- **Management processes**: Management processes help use resources effectively to reach goals. These processes involve planning, organising, controlling, evaluating activities and resources to make smart choices and keep life balanced.
- **Theories about motivation**: Theories about motivation help us understand what influences people's behaviour. Maslow's theory suggests that individuals are motivated by a hierarchy of needs starting from physiological needs to self-actualization.

RESOURCE MANAGEMENT PROMOTES DAILY FAMILY WELL-BEING

The Focus and Characteristics of Management

Management helps individuals, families and organisations to use their resources wisely and achieve their goals. It focuses on several important areas.

a. **Identifying needs and wants** is key. Understanding what individuals, families and society really need, such as food, clothing and shelter and what they want, such as fashionable clothes or new gadgets, helps in making better decisions. For example, a family may decide to buy nutritious food first before spending money on entertainment.

b. **Using resources wisely** is very important. Resources such as time, money, and materials must be managed carefully to ensure success. For instance, a student who plans a study timetable is managing time well, while a family that saves money by cooking at home instead of eating out is managing financial resources wisely.

c. **Planning, implementing, and evaluating** are essential steps in management. Planning means setting goals and deciding what to do, implementation means carrying out the plan, and evaluation means checking the results. For example, a family may plan a wedding, carry out the preparations, and later review what went well and what could be improved for future events.

d. **Decision making** is another important area. This involves considering different options and choosing the best one. For example, a family deciding whether to buy a car, invest in land, or save money in the bank must weigh the pros and cons before making a final decision.

e. **Communication** plays a vital role in management. Clear communication helps people share ideas, work together, and achieve common goals. For example, when family members discuss and agree on household chores, it creates teamwork and harmony at home.

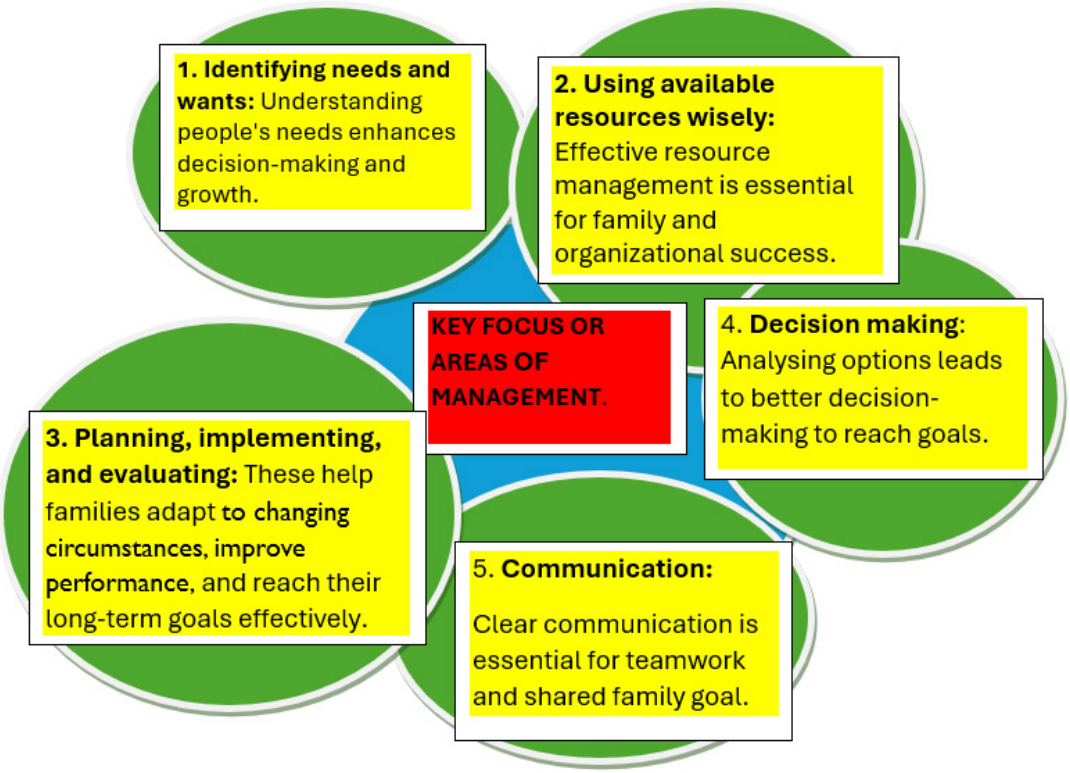


Figure 2.1: Focus or areas of management

Factors that Affect Management in Daily Life

Management in daily life depends on many factors that influence how individuals, families, and organisations plan, use resources, and achieve their goals. Some of the main factors include:

a. Availability of Resources

The resources a person or family has affect how they manage. Resources can be money, time, skills, or materials. For example, a family with a limited income must plan carefully to cover school fees, food, and rent. On the other hand, a wealthy family may have more options in meeting their needs and wants.

b. Knowledge, Skills, Values and Goals

Management is easier when people have the right knowledge and skills. For instance, someone who knows how to budget can manage money better than someone who does not. A skilled cook can prepare healthy meals with little money, while lack of skill may lead to waste. Individuals, families and community values and goals influence how they manage their lives. For example, a family that values education will spend more on books and school fees, while a family that values leisure may spend more on holidays and entertainment. Values guide decisions and the use of resources.

c. Socio-Cultural Factors and **Economic Conditions**

Culture, traditions and social expectations also affect management. For example, in many cultures, families are expected to contribute to community events such as weddings or funerals, which requires careful financial planning. Similarly, cultural food preferences influence meal planning and household spending. The state of the economy such as inflation, unemployment, or cost of living affects how people manage. For example, when food prices rise, families may choose cheaper alternatives or reduce the quantity of items they buy.

d. Technology and Environmental Factors

Technology can make management easier or more challenging. For example, mobile banking helps families manage money quickly and safely, while social media can waste time if not managed properly. The physical environment performs a role in management. For example, families living in rural areas may have access to fresh farm produce, while those in cities may spend more on buying food. Environmental challenges such as droughts or floods also affect family and community management.

Characteristics of Management

Management is a complex field that includes planning, organising, directing, and controlling resources to reach goals in a smart and efficient way. The key characteristics of management include:

a. **Identify Needs and Set Goals**: This involves understanding the current situation, recognising what is missing and deciding what you want to achieve example, feeding, education, clothing, etc.

b. **Assessment of resources available:** It involves evaluating and understanding the resources you have as an individual, family and society, such as money, people, materials, etc.

c. **Identifying limitations of available resources**: Understanding the limits of our resources is important for making good decisions and planning. It helps us set realistic goals and use our resources effectively. For example, knowing what we have available helps us allocate resources wisely to achieve goals.

d. **Ability to anticipate/predict future occurrences**: This involves making educated guesses and projections based on available information. This helps leaders proactively plan for potential challenges and opportunities.

e. **Coordinate what is needed at the right time**: It involves coordinating different resources, tasks, and activities so that everything is ready and done on time to reach the goals of individuals, families, and communities. This process helps us use resources wisely, reduces delays, and ensures we meet deadlines.

f. **Reconcile differences between needs, wants and the available resources**: It involves finding a balance between what you need, what you want, and what you can achieve with the resources available. This process includes identifying priorities, assessing available resources, and aligning set goals.

Activity 2.1 Discussion on the focus of management

Materials needed

- Notebooks/writing pad
- Pens and markers

1. Organise yourselves into groups of 4-5.
   a. On your own, think about the focus of management. Consider the following:
      i. Situations that will require management in your lives. (Time management, resource allocation and financial management.)
      ii. Factors that affect management (Age, experience and knowledge)
      iii. The characteristics of management. For example, identifying needs, wants, and goals (education, healthcare, food security), assessing available resources (schools, hospitals, volunteer groups, money, skills, etc.), and identifying resource limitations (financial, human, etc.)

b. Note your thoughts down in a jotter.

2. Join your group to:
   a. Discuss the focus of management, factors that affect management and characteristics of management.
   b. Prepare a short group report of your findings.
3. Share the findings with the whole class.
   a. Make a note of other points raised by different groups.

Reflection

Discuss how to apply the characteristics of management in everyday life.

APPLY MANAGEMENT PROCESSES FOR GOALS ACHIEVEMENT

Management Processes

Management processes focus on the wise use of resources to reach goals. They involve planning, organising, controlling, and evaluating activities and resource use, as well as making informed decisions to maintain balance in daily life. Good communication and decision-making are key parts of these processes

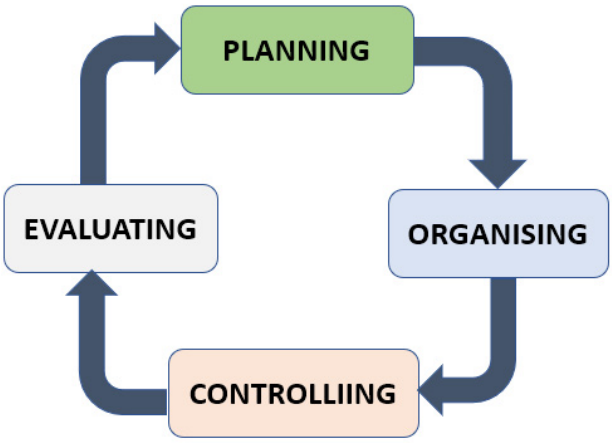


Figure 2.2: Management process

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 that wants to eat healthier can set a goal to eat more vegetables and fruits and eat on time. They can make a weekly meal plan to

indicate specific mealtimes and meals to be eaten, as well as ingredients to support the goal.

ii. To save electricity, families can turn off appliances, do bulk ironing, and use energy-saving bulbs.

b. **Organising:** This stage is about resource allocation, sharing tasks based on identified strengths. Resources such as time, money, and skills are organised and managed to carry out the plan. For example:

i. A family can organise their kitchen, plan when to prepare meals, and use a lunch bag for healthy snacks.

ii. They can give roles, like one person tracking electricity use, another doing the ironing, and someone else 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. For example:

i. The family follows the meal plan, cooks at home, packs healthy snacks and avoids junk food.

ii. They turn off lights when leaving rooms, iron clothes for the week, buy energy-saving bulbs, and check their monthly electricity use. If the workload is too much, they assign two members to help with tasks each week.

d. **Evaluating:** The evaluation is conducted after implementation to determine if everyone completed their tasks well and if the goals were met. For example:

i. The family checks if their energy and health have improved and adjusts the meal plan if needed.

ii. They compare electricity bills before and after the changes. If they saved money, they might try to save more.

Apply the Management Processes in Daily Activities

Table 2.2: *Steps and Strategies to Implement the Management Process*

Step	Strategies
Goal Setting	Clearly define your educational goal like changing habits to do better in school and examinations.
Planning	Create detailed plans to reach your goals, like making a personal study timetable and gathering study materials.
Organising	Efficiently organise learning resources such as a study space with a study table and chair, to support learning. Assigning roles and responsibilities and creating a good learning environment.
Implementing	Ensure proper allocation and utilisation of resources, such as finances, technology, and learning materials to support learning.
Evaluating	Regularly check your progress, give feedback to friends, celebrate successes, and fix problems quickly to stay on track.



Figure 2.3: Steps and Strategies to Implement the Management Process

Activity 2.2 Group Discussion on Management Processes

Materials Needed:

- Paper
- Notebook
- Markers

1. Organise yourselves into groups of four to discuss the management processes that apply in daily life. Focus on processes such as:
   a. **Planning:** Identify needs and resources.
   b. **Organising:** Assign roles or tasks based on strengths.
   c. **Implementing:** Ensure tasks are carried out effectively.
   d. **Evaluating:** Review the outcome and adjust if necessary.
2. In your groups, orally present your findings to the whole class for discussion
3. Working in your groups, identify and select a specific daily activity that utilises management processes. (Example, planning a family meal, organising a study schedule, preparing for a school event or managing household chores).
   a. Discuss how management processes can be applied to address the situation selected.

b. Note down your ideas.

a. Prepare a group presentation by summarising your chosen situation and how you will apply the management processes. Use visual aids (example, concept maps or role plays) to illustrate your points.

4. Present your findings to the class and encourage questions and productive feedback.

5. Note down any additional points from the whole class discussion in your notebooks.

Reflection

Write a short paragraph on how you will implement management processes in your daily activities to achieve your target goals (Example, improving time management for studying, planning family activities).

APPLYING MOTIVATION IN DAILY LIVING AND FAMILY CARE

Motivators of Management

1. The Concept of Motivators of Management

Motivators of Management are factors or elements that inspire and encourage individuals, families and managers to perform their roles effectively to achieve success. Applying motivators of management in daily life can help you reach personal, family and community goals, boost productivity and keep a positive attitude. They include needs, wants, goals, values, standards and events.

a. **Needs:** Needs are basic things that individuals, families and managers work towards and cannot live without it. They are obligatory for individuals and families to improve their lives. Examples are food, clothing, shelter, job security and income. They also include social needs such as belonging and recognition as well as self-fulfilment needs like achieving one's full potential. Maslow's Hierarchy of Needs helps us to understand how these needs motivate managers.

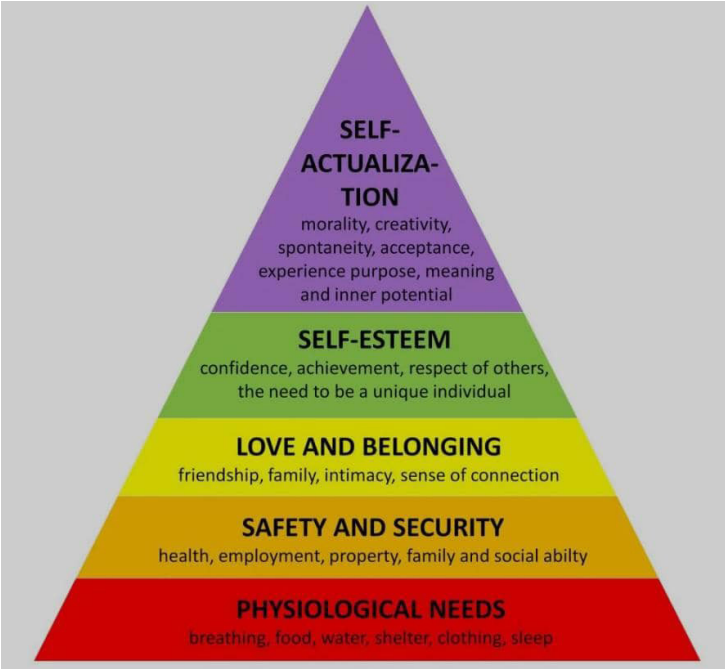


Figure2.4: Abraham Maslow Hierarchy of Needs

Table 2.3: *Abraham Maslow's Hierarchy of Needs*

Needs	Explanation	Examples
Self- Actualisation	Ability to develop skill, potentials, capabilities and fulfilment. This is the highest level of need	Creativity, morality, acceptance, experience etc.
Self-Esteem	Self-respect, the ability to earn respect, and contribution.	Confidence, achievement, respect for others, uniqueness etc.
Love and belongingness/ social	Ability to love and be loved, the feeling to belong to a group, and approval by peers	Friendship, family, intimacy, connections, groups or associations
Safety and security	Protection from crimes and war, living in a fair and just society	No threats, good health, security, shelter, social stability, quality food, secure environment etc.
Physiological	The basis of all needs. important to maintain life, essential for the survival of humans	Food, water, shelter, good health, clothing, sleep and relaxation, breathing, warmth

b. Wants: Wants are more specific desires beyond basic needs. Individuals can do without wants. For example, people may want fashionable clothes, the latest gadgets, or luxury cars. Managers might want promotions, leadership training, or to lead important projects. Wants inspire people to perform better.

c. **Goals:** Goals are clear targets individuals, families and managers aim to achieve. they are aims or things individuals and families work to achieve. These can be personal, like becoming head of an organisation or group goals, buying a house or increasing sales. Setting SMART goals (Specific, Measurable, Attainable, Relevant, Time-bound) help people stay focused. For example, a student saving for college will spend more on tuition than entertainment.

d. **Values:** Values are core beliefs that guide decisions and behaviour. For example, a person who values honesty will act fairly and transparently and someone who values saving will avoid impulse buying. These principles help create a positive environment and long-term success.

e. **Standards:** Standards refer to the criteria for performance and behaviour that individual, families and managers set for themselves and others. High personal and professional standards lead to better performance and accountability.

f. **Events:** Events can motivate people whether internal or external, positive or negative. Negative events include sudden illness of a family member, loss of job, economic changes, industry shifts etc. Positive events include arrival of a baby, promotions and a successful product launch losing a job, can create challenges, while positive events, like a promotion or a new baby. All these can boost motivation.

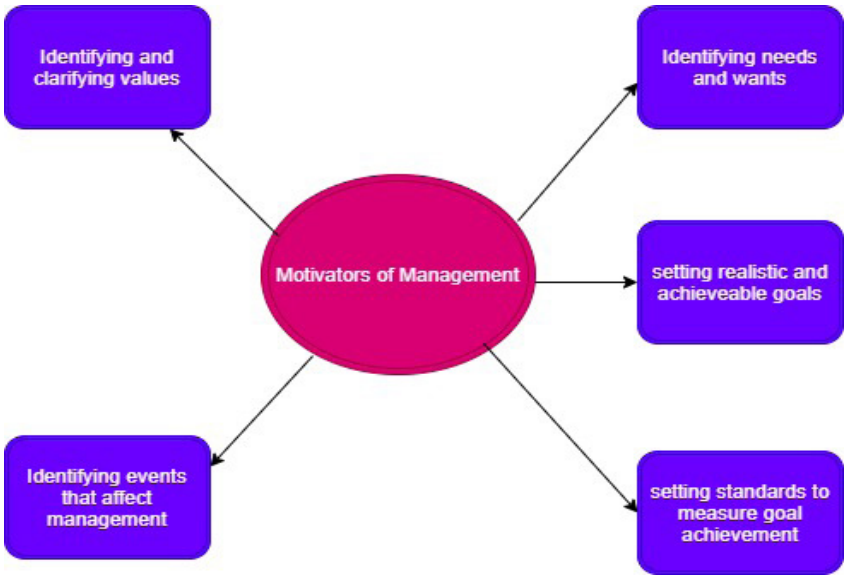


Figure 2.5: Motivators of Management

Ways to apply the motivators in daily life

a. **Goal Setting:** Set clear and achievable goals. Break them into smaller tasks and plan. This gives direction and motivation.

b. **Recognising Personal Needs**: Identify personal needs and desires. When you know your personal needs and desires, it helps you stay motivated and

focused on activities that you enjoy. This way, you can spend more time doing what you love and reach your goals more easily.

c. **Time Management:** Manage your time well by prioritising tasks and removing distractions. Set deadlines to create urgency and stay on track.

d. **Positive Reinforcement:** Celebrate all achievements, big or small. Recognising success can boost confidence and motivation.

e. **Seeking Support:** Ask friends, family, or mentors for help. Share your goals and get their encouragement. A strong support system keeps you motivated.

f. **Embracing Challenges:** See challenges as chances to grow instead of obstacles. A positive attitude helps build resilience and determination.

Activity 2.3 Exploring Management Motivators

Materials Needed

- Handout
- Pen/marker
- Notebook/writing pad

1. Organise yourselves into groups of 4-5
   a. In your group, discuss what motivators of management mean. Consider:
      i. What motivates people to manage resources?
      ii. How can motivators be applied in daily life (e.g., setting clear goals, identifying needs and wants)?
   b. In your discussions include factors such as
      i. Wants
      ii. Goals
      iii. Values
      iv. Standards
      v. Events.
   c. Talk about practical applications of these motivators. For example, separating needs from luxuries, planning short-term goals, motivating peers during group work.
   d. Discuss how different motivators influence decision-making, such as budgeting, time management and conflict resolution
   e. Write your group's points in your notebook.
   f. Create a summary list of motivators of management on the board.

Reflection

1. Why is it important to understand both management characteristics and motivators?
2. How do they help in everyday life and teamwork?

The Impact of Applying Management Motivators

a. **Concept of motivators of management:** 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.

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.

Positive Impacts of Applying Management Motivators

Using management motivators in daily life helps people plan better, use resources wisely, and reach personal and family goals. This leads to greater satisfaction.

Table 2.4: *Some Positive impact of Motivators in Daily Life*

Area of Impact	Positive Effects
Goal Achievement	Motivators help people set realistic goals and work hard to achieve them
Improved Time and Resource Use	Motivation leads to better planning and prioritising, which reduces waste.
Increased Productivity	Motivated people finish tasks efficiently and meet deadlines.
Enhanced Creativity and Innovation	Motivation encourages trying new ideas and finding better ways to manage resources.
Greater Personal Satisfaction	Motivation gives a sense of purpose and happiness in life.
Better Teamwork and Collaboration	Motivated people contribute positively to group efforts and help others

Sustainable Living Practices	Motivators linked to values promote responsible living habits.

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 to the following factors outlined in the concept map.

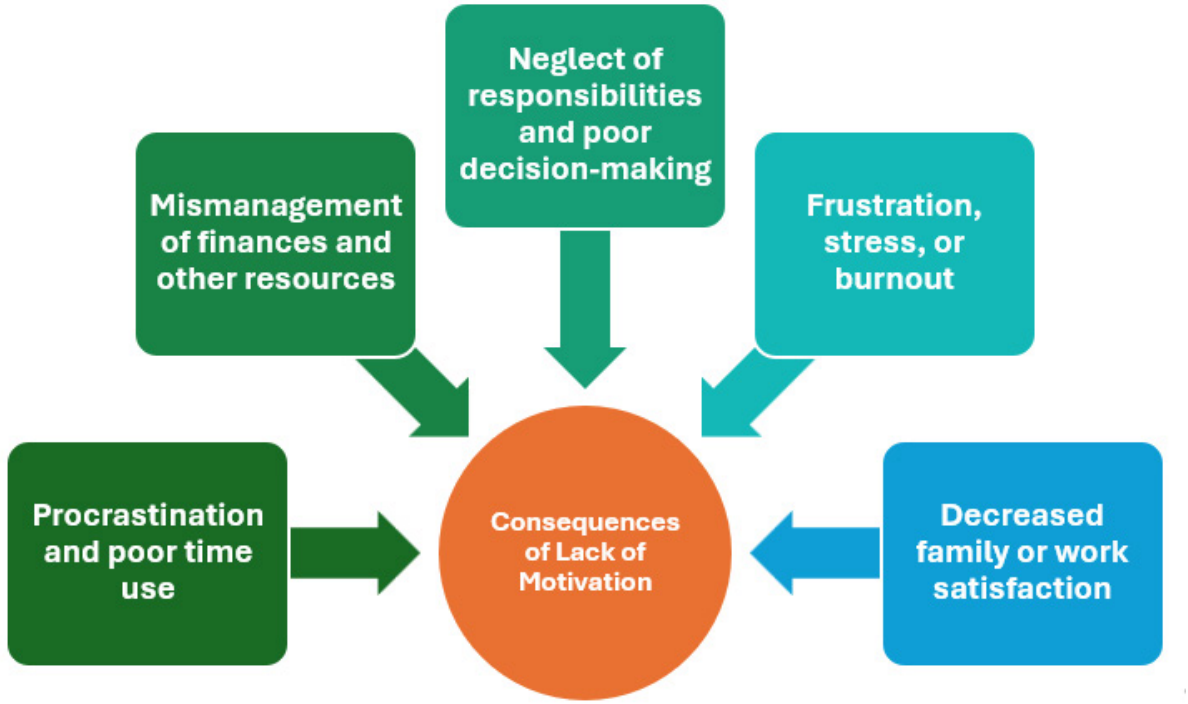


Figure 2.6: Concept Map on the Consequences of Lack of Motivation

Activity 2.4 Applying Motivators of Management

Materials Needed

- Index cards
- Markers
- Poster board ("Marketplace")
- Sticky notes
- Notebook/paper

1. Intrinsic and Extrinsic Motivators

a. In pairs, discuss the two types of motivators with examples:

i. Intrinsic motivators: internal (e.g., enjoyment, recognition, personal growth).

ii. Extrinsic motivators: external (e.g., rewards, promotions, prizes).

b. Write down how motivators affect daily life. *Examples:* increase productivity, reduce stress, encourage personal growth, bring job satisfaction

c. Note your discussion in your notebook.

2. Creating the Motivation Marketplace

a. On an index card, write one motivator (intrinsic or extrinsic) and draw a picture to represent it. *Example:* Goal to pass WASSCE with distinction → draw a book and certificate.

b. Place your card on the class poster board Marketplace.

c. Walk around the marketplace and view each motivator.

d. Use sticky notes to write one positive impact of each motivator and attach it near the card.

3. Impacts and Consequences of Motivators

Organise yourselves into groups of 3 or 4 and talk about the following

a. Positive impacts of motivators: productivity, creativity, effective resource use, active participation, satisfaction.

b. Consequences of lack of motivators: poor performance, waste of resources, stress, low morale.

4. Presentations

a. Prepare a short presentation using one method:

i. TV/Radio reporter style

ii. Panel discussion

iii. Debate

b. Each group presents to the class.

c. Each group lists the key points on the whiteboard.

d. Take a class vote to agree on the positive impact of motivators and consequences of lack of motivators in daily living.

Reflection

1. Write a short paragraph on what motivates you personally and how it can help you in school and future careers.
2. Think about how you will educate a friend or family member about the following:
   a. The importance of applying motivators of management.
   b. The consequences of lacking motivation in daily life.

THE ROLE OF MOTIVATORS IN EVERYDAY LIVING

How Motivators Affect Daily Decisions

Motivation guides how individuals, families and communities use their time, money, energy and resources. Motivation helps individuals, families and communities set goals, plan, stay responsible, use resources wisely and inspire others. Motivation theories (Maslow, Vroom, Adams) explain why people act the way they do and help us manage people better at home, school and work.

a. **Set Goals:** Motivation helps people aim for what they want. Example: Saving money for future needs instead of spending carelessly.

b. **Plan effectively:** Motivated individuals, families and communities make wise choices and focus on important things. Example: Paying school fees before buying luxuries.

c. **Stay Responsible:** Motivation makes individuals, families and communities serious and committed. For example, completing tasks even when challenges come.

d. **Use Resources Wisely:** Motivation reduces waste and promotes good management. For instance, recycling, saving money or growing food at home.

e. **Inspire Others:** A motivated person encourages teamwork and cooperation. For example, a motivated parent or leader inspires family or group members.

Theories of Motivation

Motivation theories explain why people behave the way they do and what drives them to act. They help us understand how to encourage individuals, families, and groups to work better at home, in school, or at work.

a. **Maslow's Hierarchy of Needs**

Individuals, families and communities are motivated step by step:

i. Basic needs (food, shelter, clothing, job security)

ii. Safety (protection, stability)

iii. Social (love, friendship, belonging)

iv. Esteem (respect, recognition, confidence)

v. Self-Actualization (achieving full potential)

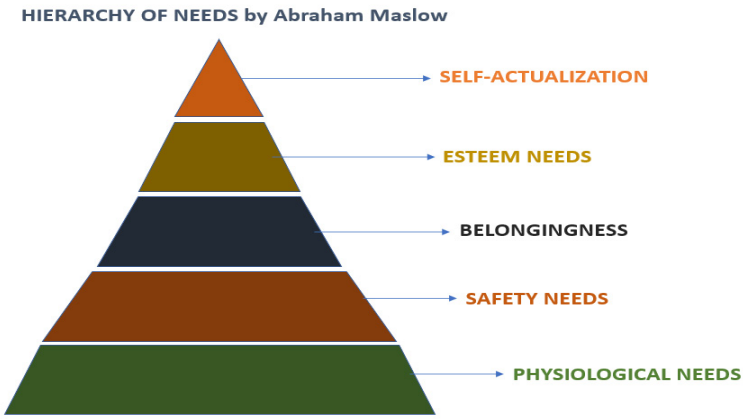


Figure 2.7: Diagram Maslow's Hierarchy of Needs

b. Expectancy Theory (Vroom)

People work hard when they believe:

i. **Effort → Performance:** Hard work brings success. Example: Studying leads to passing exams.

ii. **Performance → Reward:** Good results bring rewards. Example: A good practical dish earns high marks.

iii. **Value of Reward:** People value the reward. Example: Working hard to get a certificate or job opportunity.

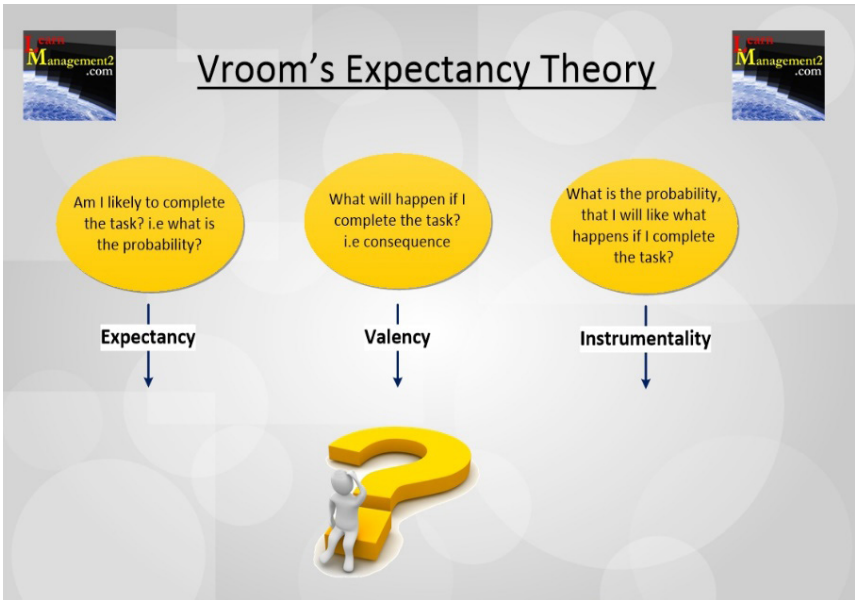


Figure 2.8: Diagram of the Expectancy Theory (Vroom)

c. Equity Theory (Adams)

People want fair rewards for their effort. If rewards are unfair, they feel unhappy and less motivated. Example: If two students work equally hard but only one is praised, the other feels discouraged.

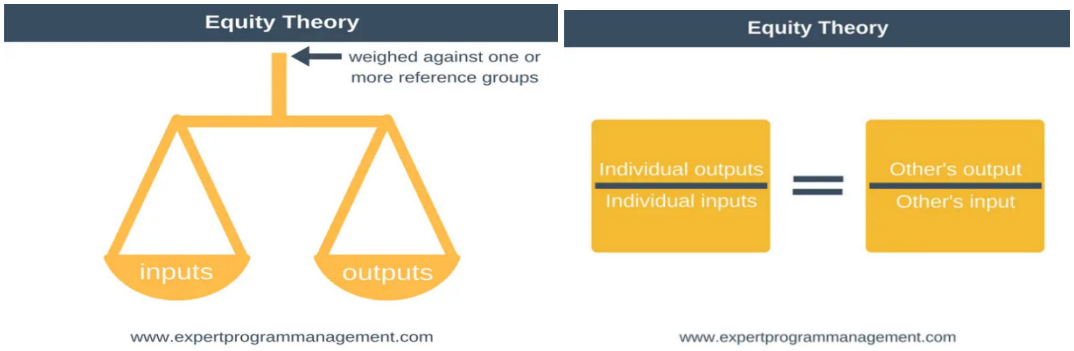


Figure 2.9: Diagrams of Equity Theory (Adams)

Activity 2.5 Motivators of Management in Family Decisions

Scenario

Organise yourselves into groups of 4-5

Read this scenario and answer the questions below:

A family has two children, one of whom is about to sit their WASSCE examinations. He has been studying hard and has prepared a personal revision timetable to follow. His mother has planned a menu to ensure that the family meals are well-balanced, and his younger sibling has agreed to help him with his chores whilst he is studying.

1. What has motivated the family to make these decisions?
2. What goals are the family hoping to achieve by their actions?
3. What are the positive impacts of motivators on the student and other family members?
   - **a.** Write down your answers.
   - **b.** Discuss your answers as a group. Compare your notes and put them together in one short document. Feedback in a whole-class discussion

How motivators influence family management decisions

- **a.** Share your ideas on how motivators influence family management decisions for Example, goals help families plan effectively, fairness improves teamwork, values build respect, communication supports decision-making, etc.
- **b.** Talk about how individuals and families apply motivators in daily life. Such as:
  - **i.** Goals motivate budgeting and timelines.
  - **ii.** Values encourage families to reward effort (special meals, outings).
  - **iii.** Fairness in sharing chores prevents resentment and motivates teamwork.
- **c.** Record your ideas in a report format
- **d.** Present your reports for a whole-class discussion

Reflection

1. Describe how each motivator can be applied to managing three resources (time, money, energy).
2. Use a concept map or table to organise your answers.

EXTENDED READING

Below are some recommended reading materials and links that you can visit or consult for more information.

- Asare, E. & Kwafoa, M. (2011). *Understanding Management in Living*. New ed. Kwadwoan Publishing (230-233)
- Ahmed, M. S. (2017). *Management in Living for Senior High Schools.* Approaches' (GH.) LTD Kumasi, Ghana.
- https://www.collegenp.com/article/benefits-of-studying-management-course/
- https://work.chron.com/list-careers-having-home-family-management-17926.html

Review Questions

1. Outline **three** key areas that focus on management in living.
2. Identify at least **two** situations in the home that need to be managed.
3. Read the Scenario and answer the question below

   A visiting couple shared their experience with you last night. Both work, and they have three children who go to school and join extra classes organised by another school. This means they must manage their time and money carefully because school fees and other activities can be expensive.

   a. Produce a written report explaining the factors that might affect resource management (time and money) in this family.
4. Describe **two** characteristics of Management in Living
5. Relate the stated characteristics in any **one** of the above (Q4) to everyday activities
6. Using the following situation as an example, create a simple concept map to illustrate the management processes

   - A student preparing for exams and evaluating the results
7. Discuss the impact of applying the following motivators of management on the following:

   a. Recognition and Reward - Individuals

   b. Goal Setting – Families

   c. Empowerment – Society
8. To what extent can any **one** of the following motivators impact a family's well-being if not well managed?

   a. Recognition and Reward

   b. Goal Setting

   c. Empowerment
9. Explain how any **two** types of motivators influence decision-making and goal achievement in family resource management
10. Explain how *Maslow's hierarchy of needs* guides a family's decisions and actions.

SECTION

3

CREATIVITY DRIVES SUSTAINABILITY & ENTREPRENEURIAL GROWTH



PERSONAL AND FAMILY RESOURCE MANAGEMENT

Creative Product Development and Entrepreneurship

Introduction

This session will explore how creative thinking helps manage our family resources and identify entrepreneurial opportunities. In our daily lives, we all have resources like time, money, and skills that we use to improve our families and communities. Being creative and innovative helps us find new ways to use these resources to solve problems and meet our needs. In this session, we will discuss the importance of creativity in resource management, brainstorm innovative ideas, and conduct a survey to uncover potential business opportunities. By the end of this section, you will have a better understanding of how to apply your creativity and entrepreneurial skills to make a positive impact on your family and society.

KEY IDEAS

- **Concept of resources:** 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. Example: human resources, material resources, financial resources etc.
- **Creativity:** It is the ability to come up with new and useful ideas that can lead to business opportunities. It means being able to think in new and original ways. It is also 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.
- **Entrepreneurship**: It 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. It is about recognising a need, generating innovative ideas and turning those ideas into viable business opportunities. It Includes some key concepts such as opportunity recognition, value proposition, business model, risk management.
- **Family resource-based products and services:** They are designed to solve everyday challenges, like managing organic waste or repurposing unused items, while offering practical value to individuals and families.

Survey: It 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 individual and family life.

CREATIVITY AND INNOVATION IN ENTREPRENEURSHIP

Definition of Concepts

What is Entrepreneurship?

Entrepreneurship is the process of generating new ideas, planning, and starting a business. It involves identifying opportunities, setting goals, managing resources, and taking risks to build and grow successful enterprises. At its core, entrepreneurship means recognising a need, developing innovative solutions, and transforming them into viable business opportunities.

Entrepreneurs are individuals or groups who take the initiative to create and manage businesses, investing their time, money, and effort. They face challenges and uncertainties, but when their ventures succeed, they not only earn rewards for themselves but also contribute to society by creating jobs, introducing innovations, and supporting community development.

Entrepreneurship combines creativity with sound business management. It is about turning ideas into products or services, bringing them to market, and sustaining a business that adds value to people's lives.

Table 3.1: *Explanation of Key Concepts in Entrepreneurship*

Key Concept	Simple Explanation
i. Opportunity Recognition	Seeing needs, problems, or new trends in society and turning them into business ideas.
ii. Value Proposition	The special benefit that makes your product or service different and useful to customers.
iii. Business Model	A plan showing how a business will make money and keep running successfully.
iv. Risk Management	Finding possible problems in a business and reducing their effects.
v. Bootstrapping	Starting a business with little money by using personal savings or reusing profits.



Figure 3.1: The Flow Chart of the Entrepreneurial Process

The Concept of Creativity in the Entrepreneurial Process

Creativity means thinking of new and original ideas. In entrepreneurship, it helps in finding smart ways to solve problems and creating useful products or services. The key concepts in creativity include:

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



Figure 3.2: Picture of the Concept of Creativity

Innovation as a Concept of Entrepreneurship

Innovation means turning creative ideas into real products, services, or better ways of doing things. It helps businesses grow and stay competitive. The Key concepts in innovation include:

i. **Product innovation:** Making existing products or services better.

ii. **Process innovation:** Finding new ways of doing things to save time or money.

iii. **Business model innovation:** Finding new ways to deliver products or services to customers.

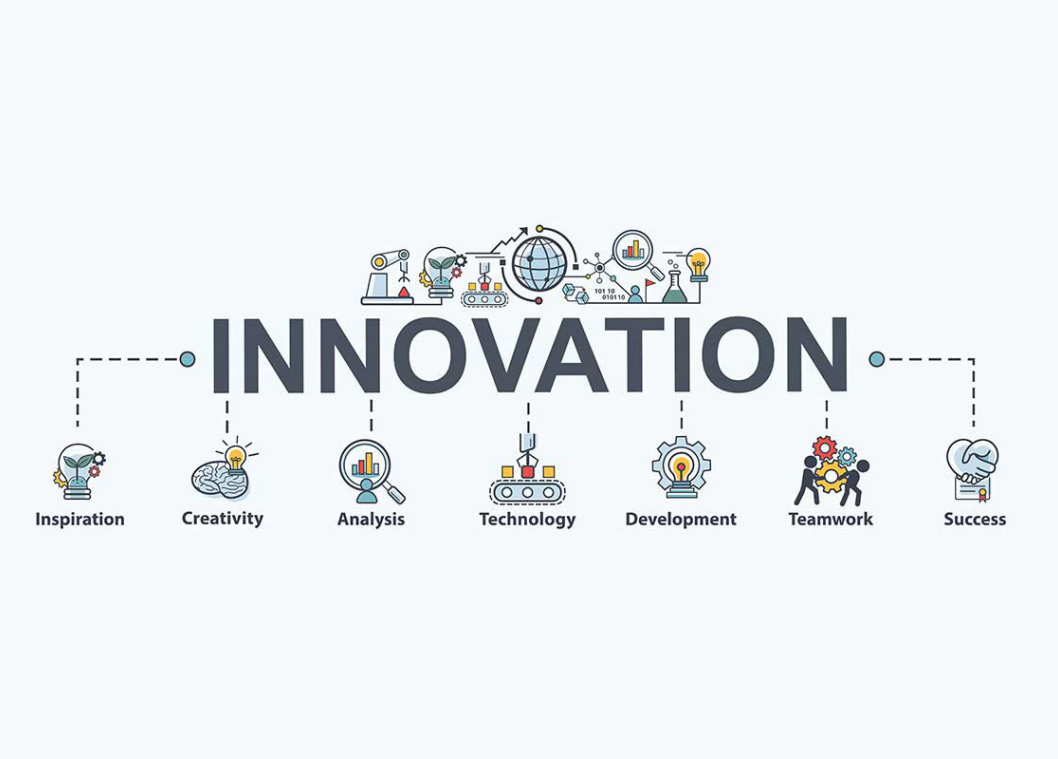


Figure 3.3: Picture on the Concept of Innovation

Innovation and entrepreneurship to sustain quality living

Applying these skills means using new and smart ways to manage time, money and materials at home, in school or in business. The benefits include the following:

i. Saves money and time

ii. Improves efficiency

iii. Can bring extra income

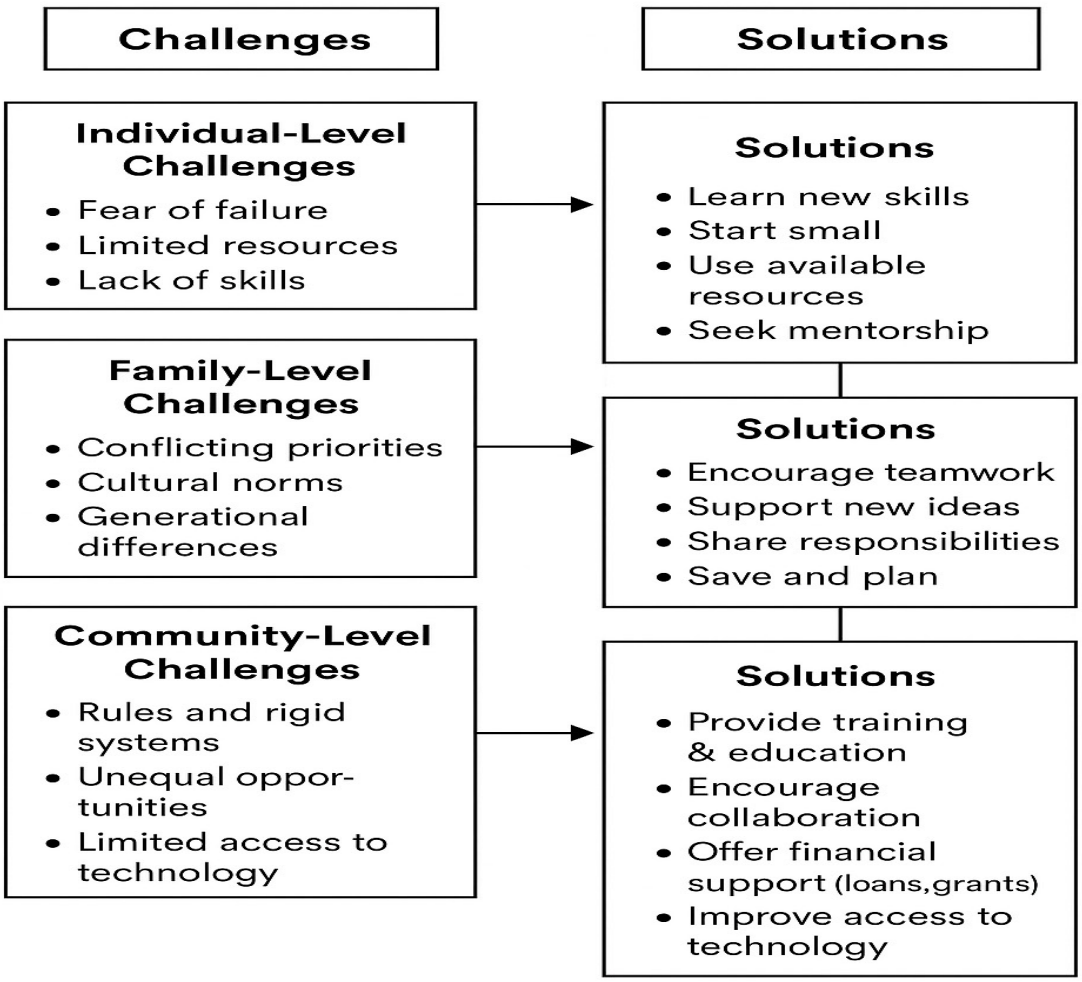


Figure 3.4: Picture of How to be an entrepreneur

Challenges in applying creativity and entrepreneurship

Individuals, families, and communities face different challenges when applying creativity, innovation, and entrepreneurship in resource management. At the individual level, fear of failure, limited resources such as money, time, or knowledge, and lack of skills can hold back new ideas. Families may struggle with disagreements due to competing needs, traditions that discourage change, or generational differences in thinking. At the community level, strict systems, unequal opportunities, and poor access to technology often limit innovation.

These challenges can be overcome by learning new skills, starting small, reusing available resources, and seeking mentorship at the individual level; encouraging teamwork, saving, and supporting new ideas within families; and at the community level, offering training, financial support, collaboration, recognition, and improved access to technology. Together, these efforts make it easier to use resources wisely and turn creative ideas into successful ventures.



<cap>Figure 3.5: Flow Chart of Entrepreneurial Challenges

Activity 3.1 Group Work on Creativity, Innovation and Resource Management

Materials Needed:

- Chart paper or whiteboard
- Markers or crayons
- Sticky notes (optional)
- Storybooks, videos, riddles, or songs
- Paper for notes

1: Brainstorming Creativity, Innovation and Entrepreneurship

1. Organise yourselves into small groups of 3 or 4. Think about what creativity, innovation, and entrepreneurship mean to you.

2. Write your ideas down and compare your ideas with others in your group to create your own definitions.
    a. What do these terms mean?
    b. How are creativity and innovation different?
3. Read a short story or watch a video about someone using creativity to solve a problem (e.g., recycling materials).
4. Write down your observations:
    a. What materials were used?
    b. What new item was created?
    c. How did it solve a problem?
5. Brainstorm ways you can use creativity and innovation in daily life (e.g., reusing food leftovers, recycling). Write down your group's ideas.
6. Choose one way to share your ideas:
    a. Write a short story.
    b. Create a riddle or poem.
7. Present your story, riddle, or poem to the class.
8. Take notes from other class presentations.

2: Exploring Challenges in Resource Management

1. Organise yourselves into small groups of 3-4
2. Use the internet or other resources to find information on challenges in creativity, innovation and resource management. Search for case-study stories of successful local entrepreneurs.
3. Each group member writes one challenge under the following headings:
    a. Individual level (e.g., lack of skills)
    b. Family level (e.g., cultural traditions)
    c. Community level (e.g., digital divide)
4. Pass the paper around so each member can add or expand on the challenges.
5. Use your ideas to create a colourful concept map, grouping challenges into individual, family, and community categories.
6. Present your concept map to the class.
7. In the class, suggest solutions to overcome the challenges.

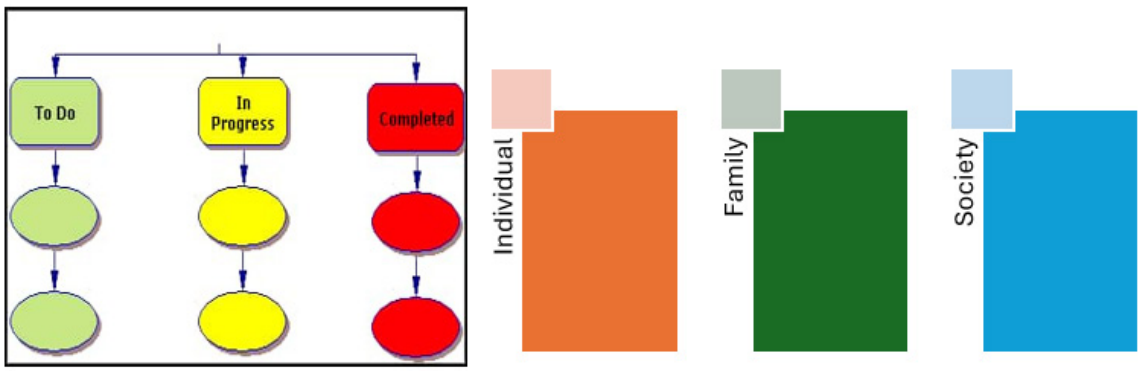


Figure 3.5: Examples of concept maps

Reflection

1. How can creativity and innovation help solve problems and create opportunities?
2. What did you learn about creativity, innovation and resource management?
3. How can you apply these skills in your daily life?
4. Why is it important to understand challenges before creating solutions?

INNOVATIVE IDEAS FOR MANAGING FAMILY RESOURCES

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. They help satisfy needs and wants, solve problems, make decisions, and improve well-being for individuals and families.

a. **Human Resources:** Skills, knowledge, energy, time and talents.
b. **Material Resources:** Food, clothes, tools, furniture and appliances.
c. **Natural Resources:** Water, air, land and sunlight.
d. **Financial Resources:** Money, savings and income.
e. **Community Resources:** Hospitals, schools, churches and roads, etc.

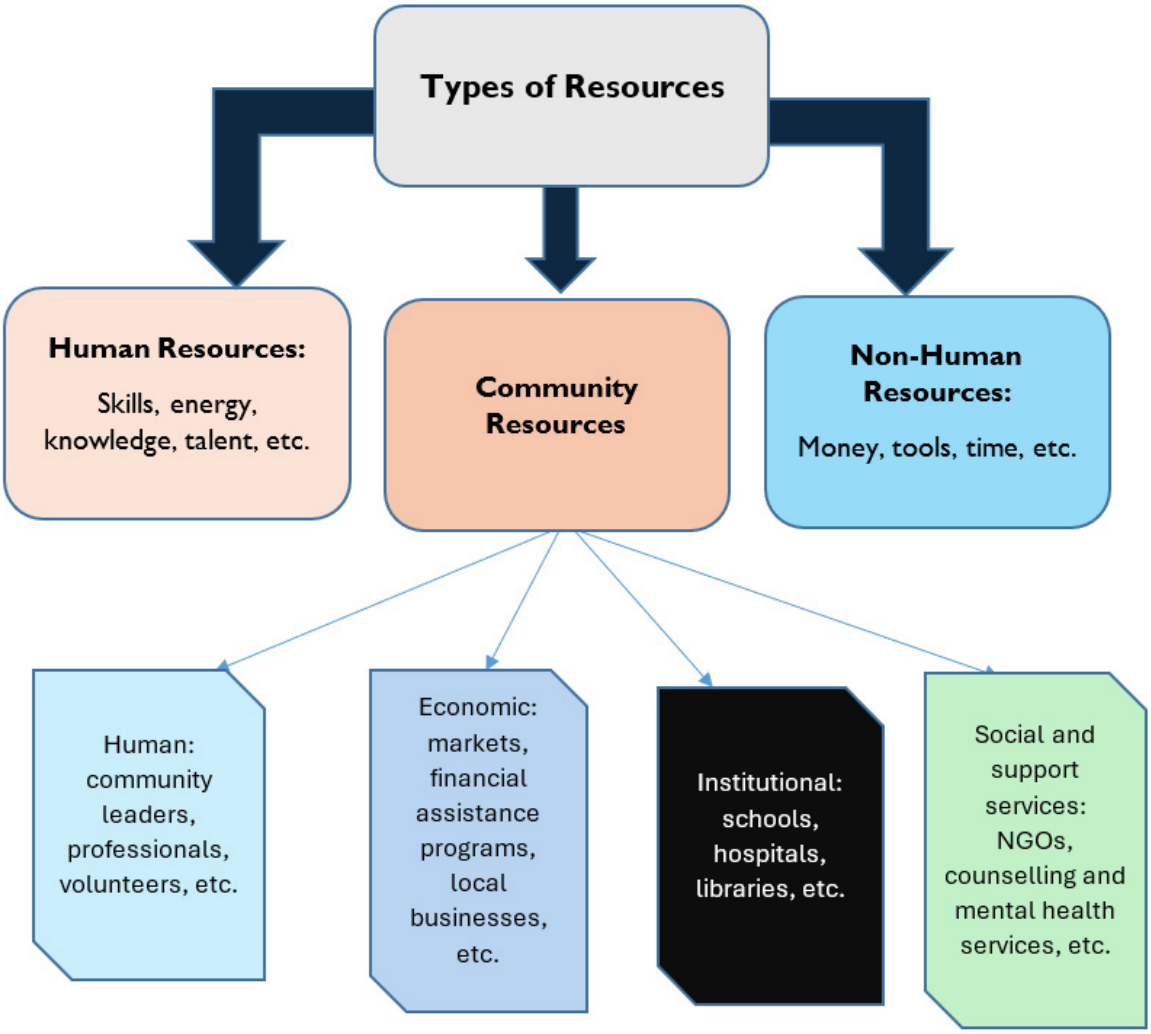


Figure 3.5: Concept Map of Types or Resources

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.

a. **Human Resources:** These include the skills, knowledge, time, energy, and creativity of both the entrepreneur and employees. They are important for generating innovative ideas and developing new products or services. Skilled workers increase productivity and quality, while effective teamwork and communication facilitate the achievement of business goals. For example, a fashion entrepreneur uses sewing skills and hires a skilled designer to expand the clothing line.







Figure 3.6: Human resource in a sewing industry

b. Non-Human (Material Resources): These are the tools, equipment, raw materials and physical items needed for production. They are important for entrepreneurs because they help in producing goods or delivering services. Good material resources can affect the quality, cost, and efficiency of production. Having high-quality materials can also give a business an advantage over competitors. For example, a food vendor needs cooking utensils, gas stoves, and packaging materials to run their business effectively.









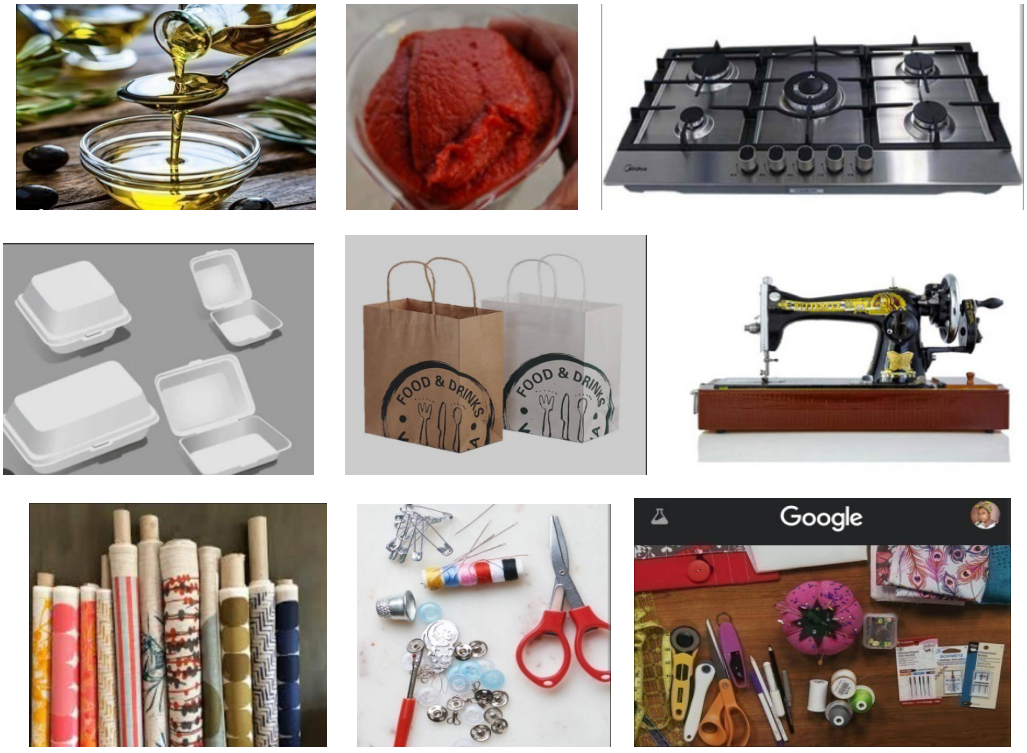


Figure 3.7: Types of material resources for management

c. **Natural Resources:** These come from nature like water, land, sunlight and raw agricultural products. They are important for entrepreneurs because they provide the raw materials needed for businesses, especially in farming, catering, and production. Using natural resources wisely can help lower costs (like using solar energy to save on electricity) and support eco-friendly practices. For example, a soap-making business might use Shea butter and essential oils from local plants to create their products.



Shea nut



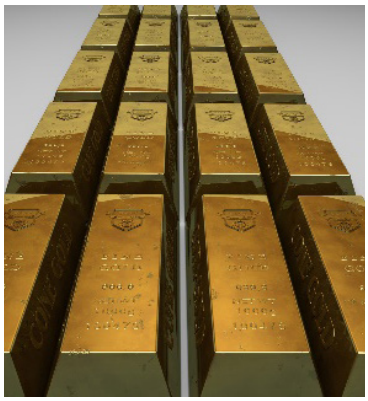
Shea butter



Cocoa beans



Water



Gold





Cashew

Figure 3.8: Examples of natural resources

d. Financial Resources: These refer to money, loans, savings and investment capital used to fund business activities. Financial Resources are the money needed to run a business. They are important for entrepreneurs because they provide funds to start a business, like buying equipment or renting a space. Financial resources are also used for daily operations, such as paying workers and marketing products. They help the business grow by allowing reinvestment. For example, a catering business might use a bank loan to buy new ovens and hire more staff for bigger events.







Financial Institutions for Saving, Investment and Loans



Personal savings in a Susu box



Money from earnings or Gift

Figure 3.9: Examples of financial resources



Figure 3.10: Individuals and Family Sources of Income

e. **Community Resources:** These are public services and facilities like schools, banks, training centres, and the internet. These resources help businesses by providing training and advice for improvement. They also offer essential services, such as roads for transport, electricity, and internet access. Additionally, communities may have programs or grants to support small

businesses. For example, a young entrepreneur might join a local business incubator to learn how to manage a business effectively.



Figure 3.12: Types of community resources

Innovative Ways to Manage Family Resources

Managing family resources well is important for meeting personal, family, and community needs. In recent economic situations, where many families have tight budgets and face uncertainty, being creative with resource management is essential. This means finding new ways to use money and resources wisely to ensure everyone's needs are met. The major innovative ideas for individuals and families include:

a. **Time banking** and **skill swapping**: Families can set up a "time bank" where each member offers services like cleaning, cooking, or childcare. When someone helps, they earn credits to use later when they need help. This encourages teamwork and values everyone's contributions. Instead of paying for help, family members can swap skills for free. For example, one person might fix a broken appliance in exchange for cooking or cleaning the house.

b. **Digital inventory, budgeting and financial planning systems**: Apps and spreadsheets can help families keep track of their items, food, and clothes. This reduces waste and prevents buying too much. Many families use budgeting apps like bank Mobile App, Mobile Money, and Trove to watch their spending and save money. These tools help families plan their monthly expenses, focus on what they really need, and avoid impulse buying, which improves their financial discipline and savings.

c. **Upcycling projects and Energy Saving Strategies**: Upcycling is when you take old or unwanted items and turn them into something better or more valuable. For example, you can change old clothes into quilts or bags, use jars

for storage, or turn broken furniture into garden planters. You can also make furniture from wooden pallets, like coffee tables or bookshelves. Up cycling is cost-effective, environmentally friendly, and a fun way to be creative together. Using energy-efficient stoves, solar lamps, and LED bulbs can help lower utility bills. This reduces energy costs and is better for the environment.

d. **Gamified chore systems:** You can use point systems or apps to make chores more fun and rewarding. For example, when someone finishes a task, they earn points that can be exchanged for things like watching their favorite TV shows, going out, or getting small treats. This makes doing chores exciting and helps everyone use their time and skills effectively.

e. **Backyard gardening**, **group purchasing and cooperative societies**: Families can start **backyard gardening** to grow vegetables like tomatoes, okra, and peppers. This helps save money on food and improves nutrition, making sure everyone has enough to eat. Also, families in a community can form **cooperatives** to buy things like rice, oil, and soap in bulk. This way, they can get lower prices and save money while also building friendships.

Table3.2: *Innovative Ideas for Family Resource Management*

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 (example: baking, craft making).
Natural Resources	• Rainwater harvesting. • Home gardening or composting. • Use of solar lamps or cookers, etc.

Activity 3.2 Understanding Resources in Everyday Living

Materials Needed

- Whiteboard or flip chart
- Markers
- Sticky notes or index cards

1: Resources in Everyday Life

1. Work individually to explain:
   a. What resources are
   b. Types of resources
   c. Ideas for managing family resources creatively
   d. What is meant by reuse, recycle and upcycle
2. Write your ideas on sticky notes or a notebook.
3. Organise yourselves into groups of 4. Share and discuss your own ideas with the group
4. Each group presents their answers on:
   a. The meaning of resources
   b. Types of resources
   c. Creative ideas for managing family resources
   d. The differences between reuse, recycle and upcycle.
5. Add new ideas to your notes as groups present.

Reflection

1. Why are resources important in daily living?
2. Think about one resource people often overlook. How can it be used better?

Research and Exploration

Materials Needed:

- Paper and markers (for posters)
- Computers/tablets (for slides or videos)
- Video tools (optional)

1. Organise yourselves into groups of 4–5
   a. Each group chooses one resource area to explore:

i. Financial resources
ii. Food resources
iii. Energy resources
iv. Time management
v. Material resources
vi. Water resources
vii. Human resources

b. Explore your resource area by:
   i. Visiting a local family/community member (if possible), or
   ii. Watching short videos showing smart ways of using that resource.
c. Take notes of creative ways of managing the resource

2. Prepare a short group presentation to demonstrate innovative ideas for managing the resource effectively to achieve personal, family and society goals. Use one of the following formats to showcase your ideas:
   a. Poster (draw and explain)
   b. Digital slides/video
   c. Role play (act out a scene)
   d. Discussion (lead the class in a short talk)
3. All groups present their ideas. You should be prepared to critique ideas and make suggestions for improvement.

Resource Observation Template

Group Name/Number: ..... **Chosen Resource Area:** ..... **Date of Visit/Video:** ..... **Location/Source:**	**Section A: General Information** **Who is managing the resource? (individual/ family/community)** ..... What is the resource mainly used for?..... .....
Section B: Observation Details	
Guiding Question	**Notes/Examples from Visit or Video**
How is the resource managed daily?	
What challenges are faced in managing it?	
What innovative or creative strategies are used?	

Are there any practices of reuse, recycle, or upcycle?	
What makes the management style unique or effective?	
Section C: Reflection	
What two innovative strategies stood out to you?	
How can these strategies be applied in your own family/community?	
What new idea did you personally learn from this visit/video?	

CREATIVE SOLUTIONS TO HOUSEHOLD CHALLENGES

Creativity is a valuable skill that helps families solve problems and use their resources wisely. Families often face challenges like high living costs, job loss, and economic changes. Being creative helps them think of new solutions, adapt to changes, and make the best use of what they have.

1. **Creativity Builds Resourcefulness and Problem-Solving**
    a. **Thinking outside the box**: Families can discover new ways to use their time, money, and materials. For example, they can turn old clothes into bags or grow vegetables at home to save money.
    b. **Developing problem-solving skills**: Fun activities like storytelling, role-playing, or fixing things together help family members think critically and adapt to changes.
    c. **Finding innovative solutions**: Instead of throwing things away, creative families can reuse and recycle items. This reduces waste and saves money.
    d. **Promoting financial problem-solving**: When budget is tight, creative thinking can help families find new ways to earn money, cut costs, or spend smarter. They might think of ways to make extra money from hobbies or trade services with neighbors instead of paying for help.
2. **Creativity Improves Communication and Teamwork**
    a. **Strengthening family bonds**: Doing crafts or cooking together helps family members talk more and work as a team.
    b. **Promoting open communication**: Activities like drama and storytelling allow both kids and adults to express their feelings, which creates understanding and peace at home.

c. **Building a supportive environment**: Working together creatively helps family members appreciate each other, cooperate, and become closer.

d. **Reducing stress and conflict**: Using creative ways to communicate, like family meetings or shared calendars, can reduce tension. When everyone feels heard and helps solve problems, stress goes down and cooperation improves.

3. **Creativity Helps Families Become More Resilient**

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

b. **Adapting to change**: Creative families can adjust when things don't go as planned, like dealing with less money or changing routines. Whether it's losing a job, moving, or welcoming a new family member, they find new ways to meet their goals.

c. **Fostering a positive mindset**: Creative thinking helps families stay hopeful and focus on solutions, even during tough times.

d. **Promoting sustainability**: Creativity encourages eco-friendly habits, like recycling, saving energy, and growing food at home. These actions help the environment, save money, and teach useful life skills.

Table 3.3: *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.

Activity 3.4 Talk on Creative Resource Management

Materials Needed:

Paper and pens/pencils

1. Work on your own and write down the changes to the following questions

a. Q1: Why is it important to use creativity to solve family problems?

b. Q2: Give two examples of using creativity at home.

2. Share your answers with a partner and make notes of any additional answers
3. Organise yourselves into groups of 4 to share your ideas
4. Discuss as a whole class the importance of creativity in solving challenges in 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
5. Each group puts forward one key point to share with the class. **Reminder:** Creativity helps families save money, reduce waste, solve problems, and live better

DISCOVERING POTENTIAL ENTREPRENEURIAL OPPORTUNITIES

Definition of the Concept of Survey

A **survey** is a way to collect information from people to understand their needs, challenges, and preferences. It helps find problems in managing resources and gives data to create solutions or business ideas. The importance of surveys

a. They give important information about business ideas based on family life.

b. They help to look at home routines and community needs

c. Families can turn everyday skills into businesses.

d. Conducting surveys encourages creativity, self-employment, and resourcefulness, which can help the economy grow at both the household and national levels.

Steps in Conducting a Survey

a. **Define the Purpose of the Survey**: This is the first and important step of the process. Clearly stating the purpose helps focus the survey on specific goals, such as identifying needs in budgeting, exploring home entrepreneurial ideas, or promoting community sharing. A clear purpose leads to useful results.

b. **Identify the Target Group**: The quality of your survey results depends on who you ask. Choosing the right audience, like families, students, or community members, makes sure the information you collect is relevant and reflects real-life situations. Each group brings a different perspective:

- Families can show how they share resources and use things together.

- Students might share creative ways to manage their limited resources.
- Households can reveal how they make daily financial decisions.
- Community members might highlight teamwork and group business efforts.

c. **Develop survey questions:** The strength of a survey comes from asking the right questions. Make sure they are simple, clear, and focused. This helps avoid confusion and leads to more people responding. Consider these tips:

- Use clear and simple words; avoid difficult terms.
- Ask one question at a time (do not combine questions).
- Arrange questions to flow logically from general habits to specific business ideas.

d. **Include a Variety of Question Types:** Using a mix of closed-ended and open-ended questions helps you get both easy-to-measure data and detailed, descriptive answers. Closed-ended questions give clear choices, while open-ended questions let people share their thoughts more freely.

- Closed-ended questions, like Yes/No, multiple choice, and rating scales, are quick to analyse and help identify trends easily.
- Open-ended questions allow people to explain their thoughts. This can reveal hidden ideas or creative suggestions, like asking, "What resources in your home could become a small business?"

Instrument for Conducting Surveys

1. **Sample questionnaire** to conduct a survey on entrepreneurial opportunities in family resource management

Dear Respondent,

This questionnaire is part of a class project for SHS 1 students studying Management in Living. Its goal is to learn how families use creativity to manage resources like money, time, materials, and skills. Your honest answers will help us understand how families creatively solve everyday problems. Please answer all questions truthfully. Your responses will be kept confidential and 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 GH¢ 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. Do your family use creative ways to save or manage money?

   ☐ Always ☐ Sometimes ☐ Rarely ☐ Never

2. Do 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

Table 3.5: *Data collection tool*

Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Creativity helps my family solve problems more easily.	☐	☐	☐	☐	☐
Using creativity makes our daily activities more fun and effective.	☐	☐	☐	☐	☐

Our family benefits financially from creative resource management.	☐	☐	☐	☐	☐
Creativity improves communication among family members.	☐	☐	☐	☐	☐
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?

   ……

Section E: Observation Checklist (Optional for peer use)

Observers Note:

This observation tool helps assessors identify signs of creativity in how families manage their resources.

Observations should be conducted respectfully and without disrupting 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.

Table 3.6: *Observation checklist for data collection*

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

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 of ……. Senior 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

a. Name (Optional): ……

b. Age: ……

c. Gender: ☐ Male ☐ Female

d. Occupation: ……

e. Number of family members: ……

Core Interview Questions

1. **General Understanding**
   - **a.** What does creativity mean to you in the context of family life?
     (**Probe:** Is it about solving problems, creating things, or saving money?)
   - **b.** In what ways do you think creativity is important in managing family resources?
2. **Use of Specific Resources**
   - **a.** Can you give an example of how your family has creatively managed money?
     (**Probe:** Budgeting, income generation, savings.)
   - **b.** What are some creative ways you have used to save time or share responsibilities at home?
   - **c.** How has your family reused or repurposed old items instead of throwing them away? (e.g., clothes, containers, furniture)
   - **d.** How does your family use skills or talents (like sewing, cooking, farming) to support household needs creatively?
3. **Outcomes and Challenges**
   - **a.** What benefits have you seen from using creativity at home?
     (**Probe:** Saved money, better relationships, more time.)
   - **b.** Have you faced any challenges when trying to use creative approaches at home?
     (e.g., lack of materials, disagreement, time)
   - **c.** How do children or young people in the home contribute creatively to solving family problems?
4. **Community and Future Thinking**
   - **a.** Do you think your community encourages creative ways of using resources? Why or why not?
   - **b.** In your opinion, how can schools like ours encourage young people to be more creative in managing resources at home?

Section C: 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.

Activity 3.4 Understanding Entrepreneurial Opportunities through Surveys

1: What is a Survey?

1. On your own, think about what a survey is.
2. Think about the types of surveys, i.e. questionnaire, interview, etc. and the steps in conducting surveys (title, questions, results).
3. Pair up with a partner and share your thoughts.
4. Participate in a whole-class discussion:
   a. Agree on a definition of survey.
   b. Look at a sample survey report (Table 3.7).
   c. Identify key elements: title, questions, results.
   d. Discuss why each part is important.
5. Write down important points in your notes.

2: Designing a Mini-Survey

1. Organise yourselves into groups of 4-5 members.
2. In your groups, talk about these survey steps:
   a. **Purpose:** Finding entrepreneurial opportunities in family resource management.
   b. **Target Group:** Families, students, households or community.
   c. **Questions:** Write simple, clear questions.
   d. **Question Types:** Use yes/no, multiple choice, and open-ended questions.
3. Create a mini survey (choose questionnaire, interview or observation).
4. Present your survey to the class. Explain your purpose, target group and example questions.
5. Give and receive feedback from classmates.

3: Conduct a survey and Analysis

1. Decide your Survey Method**.** Working in your groups of 4-5
   a. Choose a Topic: Example – Challenges in managing food, water, clothing or electricity at home
   b. Develop 5-10 clear questions.
   c. Decide the most suitable survey method for the subject**:** Face-to-face or Questionnaire

2. Produce your survey and present your survey design to another group. Exchange feedback with other groups
3. Adjust your questions for clarity and relevance.
4. Working in your group, use the survey design that you produced. You can also use the template given in Table 3.7 to produce your survey
5. Conduct the survey with **5-10 people** (household or community).
   a. Be polite and respectful.
   b. Clearly explain your purpose.
   c. Record answers neatly
6. Analyse your findings:
   a. What challenges did people report?
   b. What entrepreneurial opportunities can be developed?
7. Present your findings:
   a. Use charts or graphs.
   b. Summarise main challenges and opportunities.
   c. Add visuals or a short story.
8. After each group's presentation. Ask and respond to questions to contribute or clarify issues.
   a. Give constructive feedback on each group's work.
   b. Discuss: How can creativity and innovation help solve challenges in resource management?

Instructions: Use this template to design and record your survey. Fill in each section carefully.

Table 3.7: *Survey Template Sheet*

Section A: Survey Details	1. Title of Survey: 2. Purpose of Survey: (Why are you conducting this survey?) 3. Target Group: (Who are you surveying? e.g., families, students, households)
Section B: Survey Method	Tick one: ☐ Questionnaire ☐ Interview ☐ Observation Explain why you chose this method:
Section C: Survey Questions	Write **5-10 questions** below. Use a mix of:

a. Yes/No questions	**1.** **2.** **3.** **4.** **5.**
b. Multiple choice questions	**6.** **7.** **8.**
c. Open-ended questions	**9.** 9 **10.** 10.

Section D: Data Collection Table (for results)			
Question	**Response Options**	**Number of People**	**Notes**
Q1	Yes / No		
Q2	A / B / C		
Q3	Open-ended		
(Expand the table as needed)			

Section E: Summary of Findings	**1.** Main challenges people reported: **2.** Opportunities identified (ideas for improvement or entrepreneurship):
Section F: Presentation Plan	How will you present the results? (Tick one) ☐ Chart ☐ Graph ☐ Table ☐ Short story / Case example

CREATIVE SOLUTIONS TO USING UNDERUSED RESOURCES

Some Renowned Ghanaian Entrepreneurs

The key lessons you will learn from these entrepreneurs include:

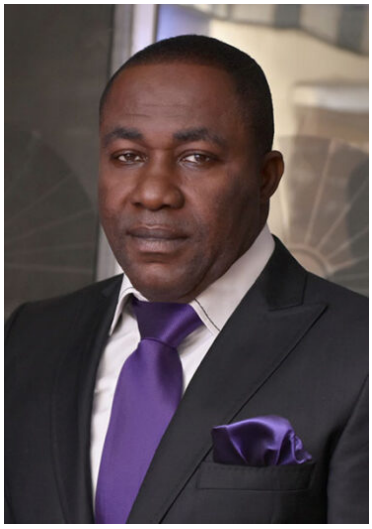
Use your skills to help others; combine business with social impact, be passionate about solving problems; give back to the community; small actions make a big difference and entrepreneurship can support well-being.

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:** Recognised for her agribusiness innovations and named a finalist in the 2023 Women Agripreneurs of the Year Awards.



Dr. Osei K. Despite



Bernice Dapaah

Figure 3.13: Entrepreneurs in food industry

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.



Kofi Okyere Darko



Elikem Kumordzie

Figure 3.14: Entrepreneurs in fashion Industry

c. Event Planning and Management



Madam Afi Amoro



Freda Antwi

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. With nearly two decades of experience, they are known for elegant, intimate events and a loyal celebrity clientele.

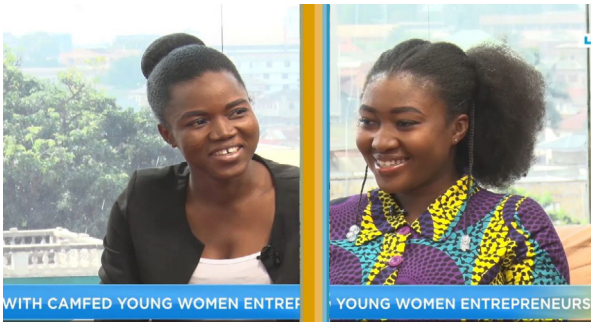
ii. Doris Siibu, an agriculture expert grows a variety of crops and donates some to vulnerable families to fight hunger and malnutrition.

iii. Zenobia Wooduwa Asmah, a natural hair product producer and uses profits from her business to provide fruits to school children.

iv. Diana started a women's cooperative in 2018 with only five women, and it has now grown to 315 members. The group makes handmade African baskets and also mentors young women who are new to basketry. Diana helps to ensure that the members receive good prices for their products, which allows them to support themselves and also help other vulnerable people in the community.



Diana



Doris Siibu and Zenobia Wooduwa Asmah

Figure 3.15: Pictures of Renowned Entrepreneurs in Ghana

Creative Ways of Reusing Household Items

a. Plastics Waste

Plastic waste, like broken buckets, basins, and gallons, can be creatively reused. For example, you can turn them into flower vases or planters for vegetables. You can also make stationery holders from bottles and use sachets to create raincoats or bags. Examples of items made from plastic waste



Figure 3.16: Pictures showing creative use of plastic waste

b. Food Waste

Food waste can be prevented by creatively turning leftover foods into new dishes Here are some easy ways to prevent food waste:

i. **Transform Leftovers**:

- **Yam Balls**: Use leftover yam to make tasty yam balls. Just mash the yam, shape it into balls, and fry them.
- **Fried Rice**: If you have plain rice left over, you can make fried rice by adding vegetables and eggs.
- **Kakro**: Overripe plantains or bananas can be turned into kakro, a yummy snack.

Transformed leftovers



Boiled yam



Yam balls



Plain boiled rice



Fried rice



Overripe banana



Kakro

Figure 3.17: Transformed leftovers

ii. Preservation Techniques

- **Jams and Jellies**: You can make delicious jams or jellies from fruits that are about to go bad. This way, you can enjoy them later!
- **Purees**: Blend fruits and vegetables into purees to use in recipes or as baby food.
- **Concentrates**: Create fruit concentrates that can be used in drinks or desserts.



Figure 3.18: Preserve

c. Old clothing

Old clothes and 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 & 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 up cycles, etc.



Figure 3.19: Pictures of Creative Items Made from Old Clothes

Activity 3.5: Transforming household waste through experiments and collaboration

Materials Needed:

- A video about local entrepreneurs
- Notebook or paper
- Whiteboard and markers.
- Community survey findings
- Waste/recycled materials (cardboard, bottles, fabric, etc.)
- Basic tools (scissors, glue, tape, markers)
- Notebook for planning and Space for an exhibition.

1: Learning from Entrepreneurs

1. Organise yourselves to work in groups of 3 or 4. Think about the following in your groups
   - **a.** What is entrepreneurship?
   - **b.** What is creativity and innovation in business?
   - **c.** Who are some business owners in your community?

   d. Which Ghanaian entrepreneurs (TV, news, social media) inspire you?

2. Watch a video on entrepreneurs carefully**.** Pay attention to:
   a. Unique business ideas (e.g., packaging, product design).
   b. How they solved customer problems.
   c. Challenges they faced and how they overcame them.
   d. Which entrepreneur inspired you most?
3. Take notes based on these guiding questions:
   a. What creative idea did I learn?
   b. How can I apply it in my own life or future projects?
4. In your groups:
   a. Share your notes.
   b. Discuss why creativity is important in different businesses.
   5. Present your group's major findings to the class.

2: Turning Waste into Wealth

1. In your groups list, underused or waste materials in your community (e.g., plastic bottles, water sachets, fabric scraps, cartons).
2. Highlight at least three common waste items.
3. Choose 2 items your group will transform into a business idea.
4. Think and talk about the business opportunities**.** Answer these:
   a. What product/service can we create? (e.g., sachet raincoat, fabric pillows, bottle planters).
   b. Who will be our customers? (students, families, gardeners, shops).
   c. How will we promote our product creatively?
5. Write your ideas clearly on paper or a whiteboard.
6. Present to the class.
7. Listen and give feedback after each presentation

3: Prototyping your Ideas (From Idea to Reality)

1. Review your group ideas from Part 2.
2. Choose one idea to make a prototype (model, sketch or simple demo).
3. Create your prototype using a range of materials. You can bring items in from home to use for the prototype. Be resourceful, it does not need to be perfect

4. Set up an exhibition in class:
   a. Display your prototype.
   b. Explain your product to visitors (students, teachers, or community members)
      i. The purpose of the product
      ii. The materials that you used
      iii. Who is your target market
   c. Ask for feedback with simple questions:
      i. What do you like about it?
      ii. How can we improve it?
      iii. Would you use it? Why or why not?
5. Whole class sharing and reflection:
   a. What did your group achieve?
   b. What challenges did you face?
   c. What did you learn from feedback?

Reflection

1. What are your personal creative strengths?
2. What new business idea can you think of that uses creativity?
3. How can feedback improve your ideas for real markets?
4. Why is prototyping important in business?
5. How can you apply your idea in your community?

You may record your notes from this activity on the worksheet below (***Table 3.8***) or make notes of the process in your notebooks

Table 3.8: *Worksheet Transforming Household Waste*

Task / Question	Your Response / Notes
1: Learning from Entrepreneurs	
What is entrepreneurship?	
What is creativity in business?	
Name one entrepreneur you know.	
While watching the video: Unique business idea I noticed	
A challenge the entrepreneur faced	
How the challenge was solved	

Entrepreneur that inspired me most and why	
Group discussion: Key ideas about creativity in business	
2: Turning Waste into Wealth	
List 3 waste/underused materials in your community	**a.** **b.** **c.**
Group choice: Waste materials selected	
Our business idea (product/service)	
Who will buy it?	
How we will promote it creatively	
Group presentation: Main points to share	
3: Prototyping your Ideas	
Chosen idea for prototype	
Materials used	
Sketch or drawing of prototype	(draw here)
Feedback: What people liked	
Feedback: Suggestions for improvement	
Feedback: Would they use it? Why/Why not?	
Reflection (Individual)	
One thing I learned about creativity	
One challenge I faced	
One way I can apply this learning in my community	

BASIC CONCEPTS OF FAMILY RESOURCE PRODUCTS

Concepts of Family Resource-Based Products and Services

Family resource-based products and services help solve everyday problems, like managing organic waste or repurposing items we do not use anymore. These ideas can create valuable solutions for families while also promoting a more sustainable future. Here are some key points:

1. Products and services are designed to tackle common challenges families face, such as managing leftover food or finding new uses for old items.

2. They provide real benefits, making life easier and more organised for families. For example, compost bins can help manage food scraps, turning waste into useful compost for gardens.
3. Reusing and recycling ideas contribute to a healthier environment. They encourage families to think about how they can reduce waste and use resources wisely.
4. Creating mindful and sustainable products helps families make better choices for their homes and the environment.
5. Combining the concepts allows us to create products and services that address families' immediate needs while promoting sustainability and a better future for all. Let us strive to be more resourceful and environmentally conscious.

    a. **Product and Service Ideas**: This involves creating solutions to address specific challenges in family resource management, focusing on meeting real needs.

    b. **Value Addition**: Unique benefits of the product or service may include cost savings, convenience, environmental impact, or emotional appeal, such as empowering sustainable living.

    c. **Target Market**: The specific group that will benefit from the product or service, including eco-conscious families, urban dwellers with limited space, budget-conscious households, and communities lacking waste disposal options.

    d. **Marketing Strategy**: A planned approach to promote, price, distribute, and sell products or services effectively, emphasizing simplicity, affordability, and targeting the local market.

        i. **Product Strategy**

        - **Product Quality:** The product or service must be of high quality and meet the needs of the target market.
        - **Brand Identity:** Create a unique name, logo, or packaging that reflects the family's values and highlights the product's usefulness.
        - **Innovation:** Incorporate creativity in design, ingredients, or presentation to differentiate the product.

        Example: A family creating handmade beaded jewelry can use recycled boxes with colorful local designs for packaging to attract buyers.

        ii. **Price Strategy**

        - **Cost-Based Pricing:** Price the product based on production costs plus a small profit margin.
        - **Competitive Pricing:** Research the prices of similar products in the market to ensure competitive pricing.

- **Value-Based Pricing:** Set the price according to the value customers assign to the product.

Example: For babysitting services, the fee should reflect the quality of care and time provided while remaining affordable for 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 social media (WhatsApp, Facebook, Instagram) and community groups to advertise and sell products.

Example: A family selling local drinks like sobolo can deliver to offices or promote their products 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.

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.

Importance of Developing Family Resource Products

a. **Waste Reduction through Repurposing**: Products that transform waste into useful resources, like composting food scraps or using upcycled materials, provide both practical solutions for families and promote sustainability.

b. **Cost-Effective Waste Management**: Offers an affordable method for families to handle organic waste efficiently.

c. **Targeting Niche Markets**: Focusing on underserved groups allows businesses to provide tailored solutions, fostering customer loyalty as people appreciate being understood and valued.

d. **Storytelling and User-Generated Content**: Building brand loyalty through marketing that reflects community values and resilience invites customers into a shared narrative, enhancing trust and connection beyond just selling a product.

Table 3.9: *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 underserved 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?	

Activity 3.6 Projects and Collaboration on Business Concepts

Materials

- Videos/pictures/charts of family resource-based businesses
- Projector
- Whiteboard and notebooks
- Chart paper, markers, printed and samples/images

1: Exploring Business Concepts

1. Organise yourselves to work in groups of 4
2. Reflect briefly on basic business concepts designed to create solutions and services to solve everyday problems like waste management or reusing items.
3. Discuss why these products/services are important to families and communities (problem-solving, sustainability, mindful use of resources).
4. In your groups
   - **a.** Observe selected videos, pictures, or charts.
   - **b.** Identify:
     - **i.** Products/services offered (e.g., water supply).
     - **ii.** How family resources are used.
     - **iii.** Business concepts involved in providing those products and services (target market, pricing, marketing, demand & supply).
   - **c.** Take notes and prepare key points for discussion.
5. Share group findings in a **class discussion**. Guiding questions:
   - **a.** What are the benefits to the community?
   - **b.** What challenges might these businesses face?
6. Summarise key business concepts and their relation to family resource-based enterprises.

2: Characteristics of Family Resource-Based Businesses

1. Organise yourselves to work in groups of 4
2. Reflect on the **concept and importance of innovation** in family resource-based businesses.
3. Recall basic business concepts: **value proposition, target market, competitive advantage**.
4. Choose an example of a family resource-based business (e.g., renting pots, ice chests, fetching water for a fee). Analyse by identifying:

   a. Innovative characteristics (unique features, sustainable practices, marketing ideas).
   b. Target market (e.g., event organisers, families).
   c. Community needs/problems addressed (e.g., waste reduction, reuse, recycling).

5. In your group, record findings on chart paper and present to the class.
6. Discuss as a class:
   a. Which innovations stood out and why?
   b. How innovation supports business success.
   c. Additional innovations that could apply.
7. Conclude on the role of innovation in improving family resource-based businesses.

Reflection

1. Think of your own entrepreneurial ideas using family resources and make notes for discussion in a later class.
2. Identify innovative ideas for your own family resource-based business and make notes for discussion in a future class.

EXTENDED READING

- Asare, E., & Kwafoa, M, (2017). *Understanding Management in Living.* (3rd ed.). Kwadwoan Publishing: Accra, Ghana.
- Ahmed, M. S., (2017). *Management in Living for Senior High Schools*. Approacher's (Gh) Limited: Kumasi, Ghana.
- Atoh, B. Y., & Atogyire, F., (2012). *Management in Living for Senior High Schools* (1st Ed.). FONKY Publications: Airport-Accra.
- Brew, C., Offei-Ansah, C., Amissah, A. A., & Amu, T. A., (2013). *Management in Living for Senior High Schools*. Adwinsa Publications (Gh) Ltd: Legon-Accra.

Review Questions

1. In your own words, describe the following concepts:
   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 a small business.
3. Analyse how challenges in applying creativity and innovation can impact the personal growth and well-being of individuals and families.
4. Propose **three** strategies that individuals and families can use to overcome the challenges to enhance their creative, innovative and entrepreneurial practices in resource management.
5. Explain the concept of resources.
6. Identify **two** types of resources commonly used in everyday life.
7. Describe **three** creative ways the reuse of old clothing can help address environmental and economic challenges in your community**.**
8. Explain **four** ways creativity is important in solving everyday challenges faced by of the individual, family and community. Tabulate your answers.
9. Use a concept map to:
   a. Identify at least **three** different family resources.
   b. Show how creativity can be applied to each of the resource.
10. Explain the concept and importance of surveys in relation to family life
11. Identify the main instruments used for conducting surveys
12. **Research work:**
    a. Find out about three entrepreneurs in your community.
    b. Explain how their experiences, decisions, and challenges can help you plan your own journey to success.
    c. Write down two lessons you learned from them.
    d. Show how you can use these lessons in real-life situations.

ANSWERS TO REVIEW QUESTIONS

SECTION 1

1. The scope of Management in Living, considering broader areas and sub-areas:

a. The two main areas are:

i. Personal and Family Resource Management – focuses on managing resources like time, money, energy, and skills effectively.

ii. Family and Social Relationships – focuses on family life, social roles, conflict resolution, consumer education, and sustainable living.

b. The importance of creative product development and entrepreneurship is to help individuals use resources wisely to create useful products and services. It also builds problem-solving skills, provides opportunities for self-employment, and promotes financial independence, which improves living standards.

c. The principles of management such as planning, efficiency, flexibility, and balance can improve family life by:

i. Helping families plan their finances and avoid waste.

ii. Reducing conflicts through effective decision-making.

iii. Creating balance between work, school, and leisure.

iv. Supporting teamwork and responsibility-sharing among family members.

2. How to stay in budget

- Plan the grocery list with essential items like fruits, vegetables, fish, and meat.
- Compare prices across vendors to get the best deals.
- Allocate portions of the budget to each category (fruits, protein, grains, etc.).
- Substitute expensive items with cheaper alternatives if needed.
- Avoid impulse buying by sticking to the list.

3. Possible Campaign Plan:

a. Slogan: Use Wisely, Live Sustainably!

b. Practices Promoted:

i. Reducing waste by reusing plastic bottles for storage.

ii. Recycling old clothes into cleaning rags or bags.

iii. Saving energy by turning off lights and fans when not in use.

c. Advertising Media: Posters, short drama and social media posts.

4. Importance of Management in Living for individuals, families and society.

a. Efficient use of resources: Helps plan budgets, save, and use time wisely.

b. Improved decision-making: Encourages problem-solving and prioritisation.

c. Effective resource management: Prevents wastage of money, time, and skills.

d. Healthy family relationships: Promotes unity and cooperation.

e. Self-reliance: Builds independence and confidence in managing daily life.

f. Employable skills: Provides entrepreneurial and job-related skills.

5. Three important values that help us use our resources efficiently

- Education
- Responsibility
- Respect (Other possible answers: Good health, Privacy, Discipline, Creativity)

6. Benefits of practicing good values in managing resources?

a. Better decision-making: Prevents waste and poor choices.

b. Stronger family bonds: Builds respect and teamwork in resource sharing.

c. Increased savings: Encourages discipline and reduces waste.

d. Enhanced problem-solving: Promotes creativity in overcoming challenges.

7. Two common careers in Management in Living.

a. Community development officer

b. Early childhood caregiver. (Other examples: Teaching, Hospitality manager)

8. Careers in Management in Living and their benefit to individuals, families, and society.

List of Careers	Description	Relevance to Individual, Families & Society
Community development officer	Supports people in solving personal and social challenges	Promotes well-being and supports vulnerable groups
Teaching	Requires training to educate and guide families and children	Builds future generations and knowledge
Hospitality manager	Oversees goods/services in the hospitality industry	Supports the economy, provides jobs, and meets daily needs

9. Similarities, differences, and benefits of two careers in Management in Living.

a. **Restaurant Manager**: Oversees restaurant operations, staff, food supply, and customer satisfaction.

b. **Retail Store Manager**: Manages sales, employees, and inventory in a store, etc.

Similarities

a. Both manage people and resources.

b. Both need strong communication and problem-solving skills.

Differences

a. Restaurant: Focuses on food service; often evening/weekend hours.

b. Retail: Focuses on products; usually more regular working hours.

Benefits

a. **Individual**: Leadership, salary, work experience.

b. **Family**: Provides stable income and security.

c. **Society**: Creates jobs and contributes to local economy.

10. Suggested Skills/Work Ethics for Both Careers

a. Leadership

b. Time management

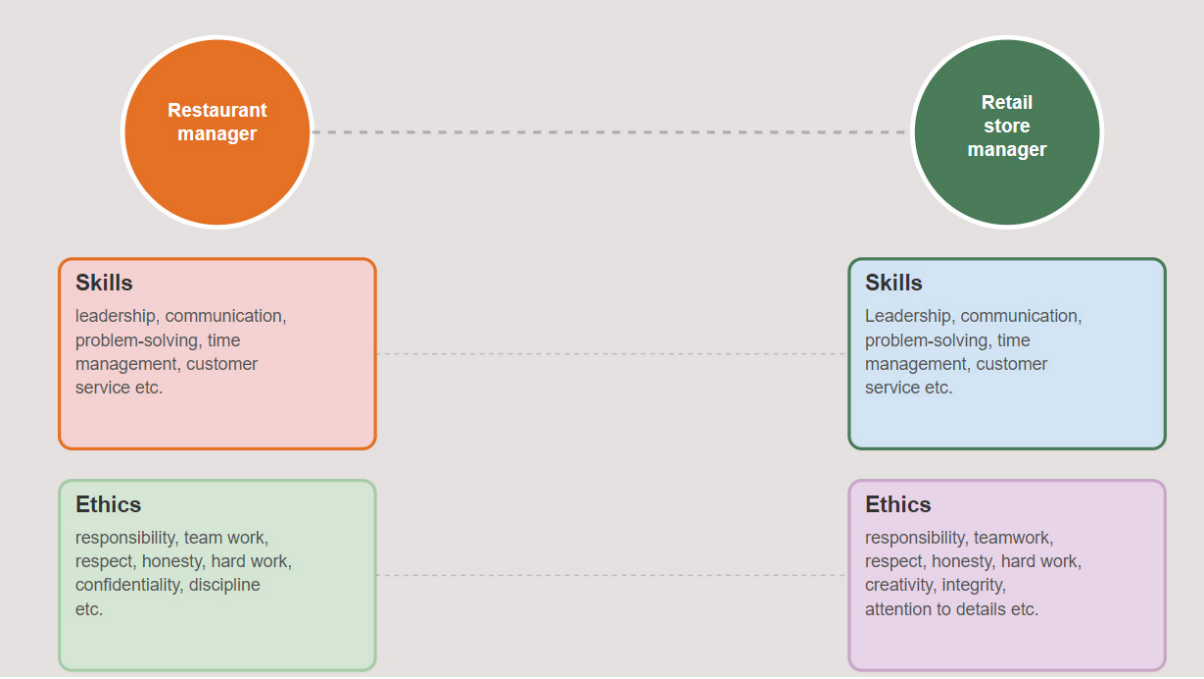
c. Responsibility

d. Communication

e. Teamwork

f. Integrity

g. Problem-solving



Sample Concept Map of Skills and Work Ethics

SECTION 2

1. The key areas that focus on management in living are:
   - **a.** Identifying needs and wants
   - **b.** Using available resources judiciously
   - **c.** Various activities (planning, implementing, and evaluating actions)
   - **d.** Decision making
   - **e.** Communication
2. Situations that demand management
   - **a.** Time management
   - **b.** Resource allocation
   - **c.** Financial management
   - **d.** Energy use
3. A written report explaining the factors that might affect resource management (time, and money) in this family.
   - **a. Time Management:**
     - **i. Busy Schedules:** With both parents working and children involved in school and extra classes. They need to plan their daily schedules to make sure everyone has time for work, school, and fun.
     - **ii. Prioritising Activities:** They must decide which activities are most important for their children and how to fit them into their busy lives.

   - **a. Money Management:**
     - **i. Expenses:** School fees, sports, and other activities can add up. The family needs to budget their money to make sure they can pay for everything.
     - **ii. Saving for the Future:** They might want to save money for future expenses, like college for their children, which requires careful planning.

   - **b. Work-Life Balance:**
     - **i. Stress Levels:** Balancing work and family life can be stressful and too much work can affect family time and relationships.
     - **ii. Quality Time:** They need to make sure they spend quality time together, even with their busy schedules.

4. Any two characteristics of Management in Living from the following

a. **Identify Needs and Set Goals**: This involves understanding the current situation, recognising what is missing and decide what you want to achieve.

b. **Assessment of resources available:** It involves evaluating and understanding the resources you have as individual, family and society such as money, people, materials etc.

c. **Identifying limitations of available resources**: Understanding the limits of our resources is important for making good decisions and planning. It helps us set realistic goals and use our resources effectively**.**

d. **Ability to anticipate/predict future occurrences**: This involve making educated guesses and projections based on available information.

e. **Coordinate what is needed at the right time**: It involves coordinating different resources, tasks, and activities so that everything is ready and done on time to reach the goals of individuals, families, and communities.

f. **Reconcile differences between needs, wants and the available resources**: It involves finding a balance between what you need, what you want, and what you can achieve with the resource available.

5. Relating the stated characteristics in (one from your answers to Q4) to everyday activities

a. **Identify Needs and Set Goals**

Relation: In daily life, identifying needs and setting goals help prioritize tasks. For example, a student sets academic goals (like improving grades) based on their need for educational success. This prioritization guides daily study habits and time management.

b. **Assessment of Resources Available**

Relation: Evaluating available resources, such as time, money, and skills, is crucial. For instance, when planning a family vacation, individuals assess their budget, available time off work, and travel options to make informed decisions.

c. **Identifying Limitations of Available Resources**

Relation: Understanding limitations helps in realistic planning. For example, if someone has limited financial resources, they might choose a less expensive restaurant for a celebration, ensuring they stay within budget while still enjoying the occasion.

d. **Ability to Anticipate/Predict Future Occurrences**

Relation: Anticipating future events aids in proactive decision-making. For instance, a parent might predict that school supplies will be more expensive closer to the start of the school year and decide to purchase them in advance to save money.

e. Coordinate What is Needed at the Right Time

Relation: Coordination ensures that tasks and resources align. For example, organising a community event requires scheduling, securing permits, and gathering materials ahead of time, ensuring everything is ready for the event day.

f. Reconcile Differences Between Needs, Wants, and Available Resources

Relation: Balancing needs and wants with available resources is vital for satisfaction. For instance, when budgeting for groceries, someone might prioritise healthy food options (needs) over luxury items (wants) based on their financial situation.

6. The map below uses the example of a student preparing for and evaluating their exams. A simplified version of a concept map would also be acceptable

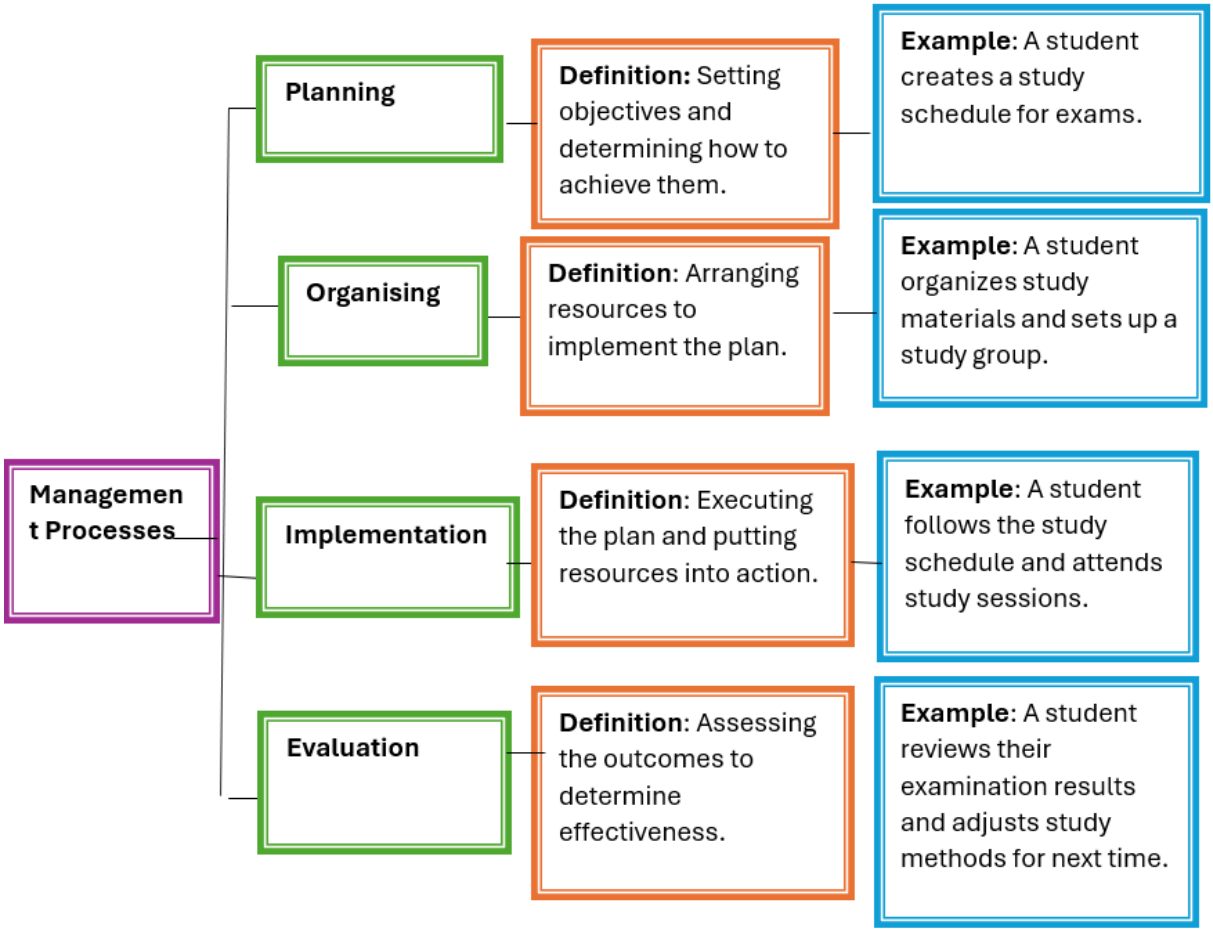


Figure 2.10: A concept map on management processes

7. Motivators of management and the impact of applying them to: individuals, families, communities

a. Recognition and Reward - Impact on Individuals

- Boosts morale and encourages continued effort

- Increases job satisfaction and loyalty to the organisation

b. Goal Setting - Impact on Families

- Families can set shared goals (e.g., saving for a vacation), promoting teamwork and collaboration.
- Encourages accountability among family members in achieving collective objectives.

c. Empowerment - Impact on Societies

- Encourages grassroots movements where community members take charge of local issues.
- Fosters innovation and problem-solving as citizens feel empowered to bring about change.

8. Impact of Poor Management of Motivators on Family Well-Being. Any **one** of the following

a. Recognition and Reward

Negative Impact:

i. Lack of Motivation: If recognition is inconsistent or perceived as insincere, family members may feel undervalued, leading to decreased motivation to contribute.

ii. Resentment: Favouritism in rewards can create feelings of jealousy and resentment among family members, damaging relationships.

iii. Low Self-Esteem: Without regular acknowledgment, individuals may struggle with self-worth, affecting their confidence and mental health.

b. Goal Setting

Negative Impact:

i. Unrealistic Expectations: If goals are set too high or are unclear, family members may feel overwhelmed, leading to frustration and disengagement.

ii. Conflict: Divergent goals among family members can lead to disagreements and tension, reducing harmony within the household.

iii. Failure to Achieve: Constantly missing goals can lead to feelings of failure and inadequacy, impacting overall family morale and cohesion.

c. Empowerment

Negative Impact:

i. **Overwhelm and Anxiety:** Giving too much responsibility without proper support can overwhelm family members, leading to stress and anxiety.

ii. **Decision Fatigue:** If everyone is empowered to make decisions without clear guidelines, it can lead to confusion and conflict over roles and responsibilities.

iii. **Loss of Structure:** Lack of guidance can result in chaos and instability, making it difficult for family members to feel secure and supported.

9. How any **two** types of motivators influence decision-making and goal achievement in family resource management

a. Intrinsic Motivation

i. **Definition**: Intrinsic motivation arises from within an individual, driven by personal satisfaction or the joy of performing a task.

ii. **Influence on Decision-Making**:

- **Personal Fulfilment**: Individuals are more likely to pursue goals that resonate with their values and passions. For example, someone who loves art may choose a career in graphic design, prioritising creative expression over monetary gain.
- **Persistence**: When motivated intrinsically, individuals tend to show greater commitment and resilience in overcoming challenges. This can lead to more thoughtful decision-making, as they are willing to invest time and effort into achieving their goals.

b. Extrinsic Motivation

i. **Definition**: Extrinsic motivation is driven by external factors, such as rewards, recognition, or the avoidance of negative consequences.

ii. **Influence on Decision-Making**:

- **Reward-Based Choices**: Individuals may make decisions aimed at receiving external rewards, like promotions or bonuses. For example, an employee might work overtime to secure a bonus, prioritising financial gain over personal time.
- **Fear of Consequences**: The desire to avoid negative outcomes can heavily influence decisions. For instance, a student may study hard to avoid failing an exam, prioritising grades over learning for the sake of knowledge.

10. How Maslow's Hierarchy of Needs guides the family's decisions and actions

Individuals, families and communities are motivated step by step. Once the basic needs have been met, individuals and families strive to achieve higher needs to attain the full potential of all their members.

i. Basic needs (food, shelter, clothing, job security)

ii. Safety (protection, stability)

iii. Social (love, friendship, belonging)

iv. Esteem (respect, recognition, confidence)

v. Self-Actualisation (achieving full potential)

SECTION 3

1. Explanation of concepts

a. **Entrepreneurship:** Entrepreneurship is the process of generating a new idea, planning it, and starting a small business. It often involves creating something new, such as a product or service, and finding ways to sell it to meet the needs of individuals, families, and society.

b. **Creativity:** 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.

c. **Innovation:** Innovation is the act of turning creative ideas into real and useful products, services, or methods. It involves using new ideas to solve problems or meet the needs of individuals, families, and society in better ways.

2. Three ways of using creativity, innovation, and entrepreneurial skills to manage resources

- **Repurposing and up cycling**: Families can creatively transform old or unused items into new products. For example, turning glass jars into storage containers or using pallets to create furniture. This saves money and reduces waste.
- **Starting small businesses**: Individuals can leverage their skills and hobbies to create small businesses, such as crafting handmade goods or offering services like tutoring or babysitting. This approach helps generate additional income
- **Efficient meal planning and cooking**: Families can innovate by planning meals that use the same ingredients in different ways thereby minimising food waste. For example, using leftover vegetables in soups or stir-fries. This approach saves money and ensures better use of groceries.

3. The impact of challenges in creativity and innovation

Individual-Level Challenges:

- **Risk Avoidance and Fear of Failure:** Many individuals hesitate to take creative or entrepreneurial risks due to fears of financial loss or social judgment.
- **Limited Access to Resources:** Constraints in capital, time, or knowledge can hinder innovation.
- **Skill Gaps:** A lack of training in creative thinking or entrepreneurial methods can impede effective resource use.

Family-Level Challenges:

- **Conflicting Priorities:** Families often juggle multiple needs, making it difficult to align on innovative resource strategies.
- **Cultural Norms:** Traditional roles or expectations may discourage entrepreneurial behaviour, especially among women and youth.
- **Intergenerational Differences:** Diverging values between generations can create friction in adopting new approaches.

Societal-Level Challenges:

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

4. Three strategies that individuals and families can use to overcome the challenges

Individual Level

- **Develop Skills:** Learn basic business and creative thinking skills through workshops or self-study.
- **Start Small:** Begin with low-cost projects to test ideas and build confidence.
- **Use Resources:** Repurpose materials you already have.
- **Seek Mentorship:** Get guidance from experienced individuals and shift your mindset to view setbacks as learning opportunities.
- **Align Goals:** Ensure creative efforts match family or organisational goals and use frameworks like SWOT to guide innovation.

Family Level

- **Encourage Teamwork:** Involve all family members in decision-making.
- **Support Ideas:** Create an environment that welcomes new ideas.
- **Share Responsibilities:** Divide tasks based on strengths to use resources better.
- **Save and Plan:** Practice budgeting to support small ventures.
- **Provide Training:** Enhance creative thinking and entrepreneurial skills.
- **Allocate Time for Innovation:** Dedicate time and resources for new ideas.
- **Encourage a Growth Mindset:** Foster an environment where family members feel free to try new ideas without fear of failure, promoting creativity and innovation.
- **Collaborative Brainstorming:** Hold regular family meetings to discuss resource management challenges, encouraging teamwork and collective problem-solving.
- **Invest in Skill Development:** Participate in workshops and online courses to learn new skills related to creativity and entrepreneurship, empowering families to manage resources effectively.
- **Utilise Technology:** Use apps and tools for budgeting, meal planning, and project management to streamline resource management and optimise organisation.
- **Network and Collaborate:** Connect with other families and local entrepreneurs to share ideas and resources, fostering support and inspiration.

5. Concept of resources

Resources are all the materials available to people and their surroundings. These resources should be easy to use with technology, affordable, and culturally appropriate. They help us meet our needs, fulfil our wants, and achieve our goals.

6. Types of resources

- **Human Resources:** Skills, knowledge, energy, time and talents.
- **Material Resources:** Food, clothes, tools, furniture and appliances.
- **Natural Resources:** Water, air, land and sunlight.
- **Financial Resources:** Money, savings and income.
- **Community Resources:** Hospitals, schools, churches and roads, etc

7. Creative use of old clothes

- **Upcycled Fashion**: Transforming old clothing into bags, accessories, or home decor reduces textile waste and promotes sustainable fashion. Community workshops can teach upcycling techniques, creating a market for unique, handmade products and generating income for participants.

- **Clothing Swaps**: Organising clothing swap events allows community members to exchange unwanted garments, reducing waste and enabling individuals to refresh their wardrobes without spending money. This fosters community collaboration and supports sustainable practices.
- **Donation and Repurposing Programs**: Programs that collect old clothing for donation or repurposing can provide essential items to those in need. Local organisations can turn these garments into rags, quilts, or other useful products, addressing environmental concerns and providing low-cost resources to the community.

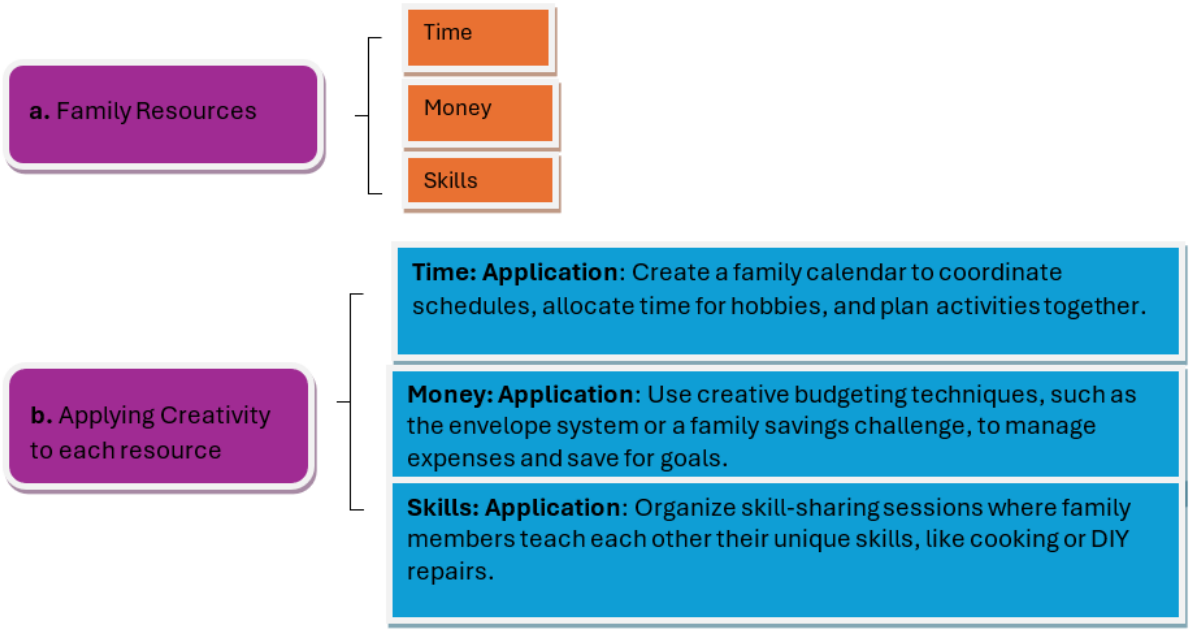
8. Ways creativity is important in solving everyday challenges

Importance of creativity	Explanation
Problem-Solving	Creativity enables individuals and families to find innovative solutions to everyday problems, enhancing adaptability and resilience.
Resource Management	Creative thinking helps optimise the use of available resources, allowing families and communities to maximise efficiency and minimise waste.
Conflict Resolution	Creative approaches can facilitate better communication and understanding, leading to effective conflict resolution within families and communities.
Community Engagement	Creativity fosters collaboration and engagement within the community, encouraging collective initiatives and strengthening social bonds.

9. A concept map to:

a. Identify at least three different family resources.

b. Show how creativity can be applied to each of the resources.



10. The concept and importance of a survey

A survey is a way to collect information from people to understand their needs, challenges, and preferences. It helps find problems in managing resources and gives data to create solutions or business ideas.

Importance of survey

a. Surveys give important information about business ideas based on family life.

b. It helps to look at home routines and community needs.

c. Families can turn everyday skills into businesses.

d. Conducting surveys encourages creativity, self-employment, and resourcefulness, which can help the economy grow at both the household and national levels.

11. Instruments for Conducting Surveys

a. Questionnaire

b. Interview

c. Observation

12. Find out the background of three well-known entrepreneurs in your community. Examples of well-known entrepreneurs in Ghana

- Christian Boakye Yiadom & Ebenezer Essunam-Amankwah- Chickenman/ Pizzaman
- Divine Kwadwo Asiedu - Papaye Fastfood
- Osei Kwame Despite - Nutrifoods
- Sima Brew - Fashion designer
- Joyce Ababio - Fashion designer

Write on the following

- How their experiences can guide you to plan your own journey to success.
- Identify two lessons learned and how you would apply them in real-life situations.

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GLOSSARY

Access	The ability to approach, enter, or make use of something.
Actualisation	The realisation or fulfilment of a potential or an idea.
Anticipate	To expect or predict an event or outcome.
Balance	Creating harmony between work, family, leisure, and other activities.
Career	A chosen profession or occupation that one trains for and pursues as a lifelong work path.
Chores	The routine tasks or duties that are typically performed at home or in a community.
Collaborate	To work together with others to achieve a common goal.
Conflict Resolution	Finding peaceful solutions to disagreements or problems.
Conscious	The state of being aware of and able to think about one's own existence, thoughts, emotions, and surroundings.
Consumer Education	Learning how to make wise choices when buying goods and services.
Creativity	Using imagination and skills to make new and useful ideas or products.
Decision-making	The process of choosing the best option among different choices.
Earning	The process of receiving money or compensation in exchange for work, services, or investments.
Efficiency	Using resources wisely without waste.
Efficient	Performing or functioning in the best possible manner with the least waste of time and effort.
Efficiently	Performing tasks in a manner that maximises productivity while minimizing waste, effort, or resources.

Entrepreneurship	The act of creating and managing a business to provide goods or services.
Existing	Something that is currently present, available, alive or in existence.
Family Life	Daily living activities, roles and responsibilities within a family.
Implement	To put a plan or decision into effect.
Income	The money or financial benefits received by an individual or entity over a specific period.
Initiate	To begin or start a process or action.
Inspire	The means to motivate or stimulate someone to take action, create, or think positively.
Judiciously	With good judgment or sense; wisely.
Management	The process of planning, organising and controlling resources to achieve goals.
Mindful	The practice of being fully present and engaged in the moment, aware of your thoughts, feelings, and surroundings without judgment.
Motivate	To provide someone with a reason to act in a certain way; to inspire.
Occurrences	Events or incidents that happen or take place.
Potential	Having the capacity to develop into something in the future; latent ability.
Product Development	The process of creating or improving goods and services to meet people's needs.
Realistic	Having a sensible and practical view of a situation; grounded in reality.
Recognise	To identify someone or something as previously seen or known.
Reinforcement	The process of encouraging or establishing a behaviour or idea through rewards or support.
Resilience	The ability to recover quickly from difficulties; toughness.
Resources	Things like time, money, skills and energy that people use to meet their needs.

Retailers	They are businesses or individuals that sell goods or services directly to consumers.
Social Relationships	Interactions between people in society, including friendships and community roles.
Sustain	The act of maintaining, supporting, or continuing something over time.
Sustainability	The ability to maintain or preserve resources and systems over the long term, ensuring that they can continue to function without depleting or damaging the environment.
Sustainability	Using resources in a way that protects the environment and future generations.
Tension	A state of mental or emotional strain, stress, or physical pressure.
Theory	A system of ideas intended to explain something, based on general principles.
Threats	The potential dangers or risks that can cause harm or loss.
Unique	Something that is one of a kind or distinctly different from anything else.
Well-being	A state of being healthy, happy and comfortable in life.

This book is intended to be used for the Year One Management In Living Senior High School (SHS) Curriculum. It contains information and activities to support teachers to deliver the curriculum in the classroom as well as additional exercises to support learners' self-study and revision. Learners can use the review questions to assess their understanding and explore concepts and additional content in their own time using the extended reading list provided.

All materials can be accessed electronically from the Ministry of Education's Curriculum Microsite.

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