MINISTRY OF EDUCATION
HOME ECONOMICS TEACHERS ASSOCIATION, GHANA

Management in Living

for Senior High Schools

Year 2

Grace Annagmeng Mwini
Dorcas Akosua Opoku

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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.

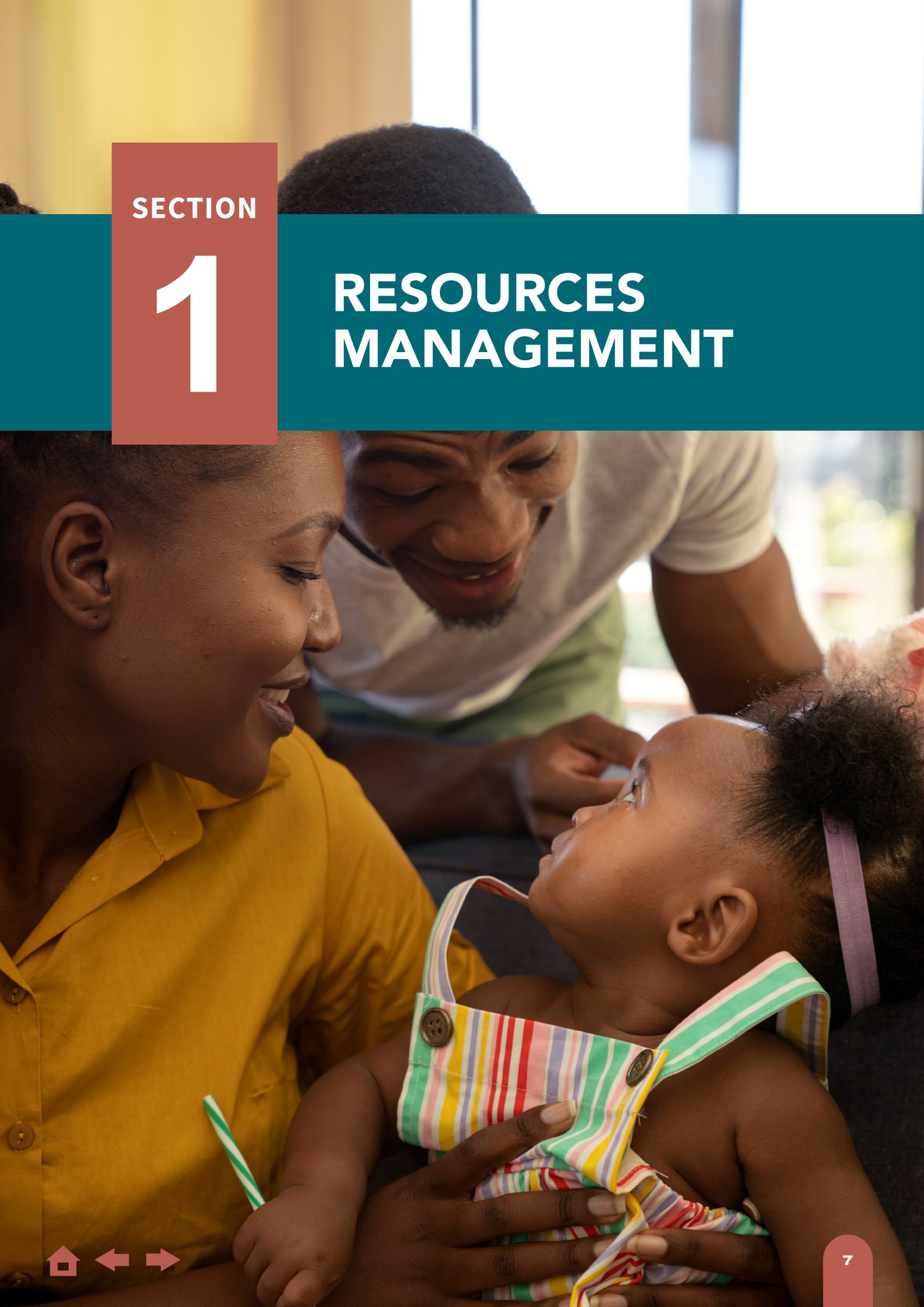
The Ministry of Education is proud to have overseen the production of these Learner Materials which can be used in class and for self-study and revision. These materials have been developed through a partnership between the Ghana Education Service, teacher unions (Ghana National Association of Teachers-GNAT, National Association of Graduate Teacher -NAGRAT and the Pre-Tertiary Teachers Association of Ghana- PRETAG) 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 RESOURCES MANAGEMENT



PERSONAL AND FAMILY RESOURCES MANAGEMENT

Resource Management Practices

INTRODUCTION

Every individual and family have resources such as time, money, energy, skills and knowledge. These resources help individuals, families, and communities meet their needs and achieve goals. To use resources well, families need to plan, organise and manage them wisely. In this unit, you will learn about different types of resources, their characteristics and how to use them properly. You will also explore how to apply management processes to make the best use of resources to improve the lives of individuals, families and the community. Through group work, discussions, practical activities and projects, you will develop skills to manage resources in real-life situations.

KEY IDEAS

- Characteristics of Resources: Resources are limited, manageable and can be developed to improve individual, family and community life.
- Efficient Use of Resources: Using resources wisely helps families meet their goals and avoid waste.
- Responsible Decision Making: Good decision-making helps individuals, families, and communities use resources fairly and solve problems together.
- Sustainable Living and Inclusion: Families must use resources in ways that support health, protect the environment and include all members (men, women, children and persons with special needs).
- The Management Process: Individuals, families and communities can manage their resources through steps like planning, organising, implementing and evaluating.
- Types of Family Resources: Individuals, families, and communities use different types of resources such as time, money, energy, skills and materials to meet their daily needs.

UNDERSTANDING RESOURCES AND THEIR CLASSIFICATION

What are Resources?

Resources are all the things that individuals, families, and communities can use to meet their needs and reach their goals. They help us live better lives. Resources can be natural (from the earth), made by people, or even things we cannot touch, like time and knowledge. When individuals, families, and communities use resources wisely, they can create wealth, solve problems and improve their lives.

Classifying Types of Resources Available to Families

Resources can be grouped into three main types.

1. *Human Resources:* These are the skills, knowledge, time, values, strength and energy that individuals in the family and community use to work and solve problems. For example, a parent's cooking skills or a child's time spent learning.
2. *Non-Human Resources*: These are the physical things individuals, families, and communities own, like money, land, houses, phones, clothes and food. They help families meet their needs and are often bought or earned.
3. *Community Resources*: These are shared by many individuals and families/groups in a community, such as schools, markets, hospitals, parks, and roads. They help everyone live well and are usually provided by the government or community.

Table 1.1: Other Ways to Classify Resources

Classification	Types	Examples
Origin (Where it comes from)	• Biotic (from living things) • Abiotic (from non-living things)	• Plants, animals • Air, water, soil
Exhaustibility (How long it lasts)	• Renewable (can be reused) • Non-renewable (can finish)	• Sunlight, wind, trees • Petrol, minerals
Ownership (Who owns it)	• Personal/Family-owned • Community-owned • National/International-owned	• House, clothes • Market, school • Lake Volta, UN aid
Status of Development (How developed)	• Potential (not yet used) • Developed (already in use) • Reserves (saved for future)	• Unused land • Road, school building • Water in a dam

Activity 1.1 Identifying and Classifying Family Resources

In this activity, you will identify and group your resources into categories to better understand how families can use them wisely. to explore the types of resources your family and others use every day.

Instructions: Follow each step carefully. Write your answers in the boxes provided. You can complete this work together with a partner and share your ideas with the whole class.

1. Think about resources you use every day.
   a. List at least **five** physical (tangible) resources you use daily in school or at home.

No.	Physical (Tangible) Resource

   b. List at least **four** non-physical (intangible) resources you use in performing activities like washing, cooking or sweeping at home or in school?

No.	Non-Physical (Intangible) Resource

2. Classify the resources you listed (*Refer to your notes for any clarification*)
   a. Put each resource into its correct category

Human Resources	Non-Human (Material) Resources	Natural	Community Resources

b. Why are these resources important?

(Cooking oil: I use it to fry yam for lunch. Without the oil, I cannot fry the yam.)

Answer

i. _____

ii. _____

iii. _____

c. Share your answers with the whole class.

3. Organise a **role-play** activity on using resources wisely to achieve daily needs. Use the sample role-play template below to guide you.

Create a role play using a real-life situation where resources are used (e.g., preparing food, attending school, cleaning the house, planning a celebration).

Example of a real-life situation

A family is expecting some important visitors. They gave a house help an amount of GH₵00.00 to purchase ingredients and prepare food for them.

From the scenario outline, the items that were used to receive the visitors.

a. Organise yourselves into groups of 3-5, to act out a short role-play (2–3 minutes) showing how a family or school group uses resources wisely to solve a problem.

b. Make sure each person has a role (e.g., decision-maker, helper, problem-solver).

c. Focus on **using and managing resources**, not creating a real product.

d. After the role-play, one person from your group should briefly explain:

i. The resources used in the role-play.

ii. How they were managed wisely.

Sample Role Play Development Template

***Title**: Role Play on identifying and using Resources*

(Give your role play a short, clear name related to the topic

Example: Choosing the Best Resources for a School Event

***Characters and roles** (List the characters and what each person will do)*

Character Name	Role Description	Major Actions in Role Play

Scenario description

(Briefly describe the situation you will act out)

Example: A family deciding which resources to use for preparing a birthday celebration with limited money and time.

_____
_____
_____
_____

Key Resources in the Scenario *(Identify the important resources in your story from your list)*

Main problem/challenge *(What is the issue that needs to be solved?)*

Example: We do not have enough money to buy everything on the wish list.

Steps/Actions in the role-play (Outline what will happen in your scene in order)

Expected Outcome *(What will the characters decide or learn at the end?)*

Example: The family chooses to use more homemade decorations to save money.

Key learning points *(What message do you want your audience to learn?)*

Materials Needed for Role Play *(List simple things like paper, chairs, signs, no real product making)*

Reminder

a. *Encourage all your group members to participate in role-play activities.*

b. *Take roles of interest and express ideas in a friendly way.*

4. Write two things you learned from your own work and the group role-play. Write a short explanation of how the resources helped your group complete the activity.
5. Create a scrapbook, album or poster to show the resources used in your family activities. You may use the following tips.
   a. Draw or cut pictures from newspapers/magazines.
   b. Label each resource as human, non-human, or community.

Self-Assessment

Answer the following questions in your own words.

1. What do I understand by the term resources?
2. Can I identify examples of resources I use daily at home or school?
3. Why are resources important in everyday life?

4. How well can I classify resources into human, non-human (material), natural and community types?
5. What examples can I give for each classification from my own experience?
6. Which category of resources do I think is most important for family life, and why?

UNDERSTANDING CHARACTERISTICS OF RESOURCES AND THEIR IMPLICATIONS

What makes a resource useful or different?

Knowing the nature of resources helps families to plan, share and use them wisely. This improves their lives both now and in the future. Study the content provided here and other sources for further information on the characteristics of resources and how these characteristics influence resource development, utilisation and management in everyday living.

You will learn to identify and group these resources into categories to better understand how families can use them wisely.

The Characteristics of resources

1. **Limited:** Resources can run out if we keep using them.
2. **Scarce**: They may not always be available when needed.
3. **Exchangeable**: We can use one resource to get another (e.g., money for food).
4. **Have different uses**: One resource can serve many purposes (e.g., energy for studying or working).
5. **Can be substituted**: We can replace one resource with another (e.g., using money instead of your time).
6. **Can be managed**: Resources can be planned and used wisely to benefit the family.
7. **Can be developed**: Some resources can be improved or made better using technology or ideas.
8. **Can be saved**: We can store or save resources like money, energy or time for future use.

Observe the following pictures and other resources your teacher may provide. Share views in a pair or as a group on how these characteristics affect resource management

Figure 1.1: Pictures depicting the abundance and scarcity of a resource (mango)

Figure 1.2: Picture depicting Different Forms of Exchange

Figure 1.3: Picture Illustrating Different Ways to Use Resources

Figure 1.4: Learners Engaged in Skill-Building Activities

Table 1.2: How Resource Characteristics Affect Management

Resource characteristic	Implication for management	Example
1. Resources are scarce and limited	Encourages prioritisation, budgeting, planning and efficient use of resources to achieve set goals.	A family plans how to spend limited money on food, school fees and rent.
2. Resources can be substituted or have alternative uses	Promotes flexibility and adaptability in resource use.	Firewood is used instead of gas during shortages.
3. Resources can be managed and developed	Requires regular assessment and improvement to increase usefulness and efficiency.	A person takes a sewing course to improve their income-generating skill.
4. Resources can be saved	Encourages wise use and conservation to ensure availability in times of need.	Saving water by turning off taps when not in use.
Conclusion	Understanding these characteristics helps individuals and families plan, allocate and use resources efficiently over time.	Informed decision-making improves quality of life.

Activity 1.2 Exploring Resource Characteristics and Their Management

In this activity, you will learn about how resources work in your family, community and how to manage them better.

The 4 Resource Characteristics

Resources are **useful**

Examples

a. Shea nuts → make shea butter for money (Northern Ghana)
b. Kente weaving skills → preserve culture and earn income
c. Family compound → shelter and business space

Resources are **limited**

Examples

a. Water during dry season → must plan and save
b. School fees money → choose which child goes first
c. Farming land → decide what crops to plant

Resources are **connected**

Examples

a. Farming: Land + seeds + water + knowledge = good harvest
b. Small business: Money + skills + location + customers = profit

Resources can be **substituted**

Examples

a. Walk instead of taking a trotro when money is tight
b. Have a grandmother for childcare instead of paying someone
c. Burn firewood instead of buying gas

Regional examples

a. *Northern Ghana:* Shea nuts, livestock, water management, traditional crafts
b. *Southern Ghana:* Fishing, cocoa farming, palm oil, trading
c. *Urban areas:* Technology, formal jobs, transportation, housing
d. *Rural areas*: Farming, natural resources, community cooperation.

1. Organise yourselves into groups of 3 to 5
   a. Pick your group task from the options listed.

      Option A: Draw a community map showing resources in your area using pictures, symbols or words.

      Option B: Act out a story, show how families manage resources (no speaking needed - use actions).

      Option C: Solve a problem to help the families below make good decisions:

      - A family has GHC 50 for food, school supplies, and transport

- A farmer must choose between planting maize or vegetables
- One person can weave baskets; another can teach - how can they help each other?

Option D: Interview someone, family or a friend to find out how they manage resources, then share what you learned.

b. In your group activity, share your ideas to include the **3Rs**.

- Reduce (e.g., Use both sides of paper, take shorter showers)
- Reuse (e.g., Plastic containers for storage, old clothes for cleaning)
- Recycle (e.g., compost food waste, sell old metals for money)

c. Use the information you shared in your selected activity for your group presentation. Make a note of your thoughts and discussions for your presentation. You can write them in a notebook or use a template like the example shown below

Example Template for Presentation Notes

Characteristics	How the characteristics influence the family		
	Planning	Decision making	Managing resources
e.g. Resources are limited	*Encourages family to prioritise, budget, and plan.*	*Family may have to prioritise which essential items to purchase or replace with cheaper items, e.g. purchasing second-hand clothes/school uniforms, etc.*	*May have to limit the use of the resource or find alternative ways of obtaining it, e.g. Firewood is used instead of gas during shortages.*

d. Share your learning with the class by choosing how to present the information:

i. Talk to the class with pictures.

ii. Act out what you learned.

iii. Display your work or record a short video (if possible) for others to observe.

Remember

a. *Every family manages resources differently.*

b. *Your way is valuable too*

c. *Share your experiences and learn from others.*

Activity 1.3 Field visit on resource exploration

In your groups from **Activity 1.2**, plan and carry out field visits to various places of interest *(families, market, farm, workshop, kitchens, school, local businesses, etc.).* If you are unable to go out on field visits, you may watch videos or use pictures to illustrate these places of interest

1. Observe how these places show how individuals, families or communities use resources to achieve goals.
2. During the visit, observe and take notes or photos of:
   a. The types of resources being used (e.g., human, non-human (material), community resources).
   b. How these resources are used, shared or managed to meet different goals.
   c. This activity may take a few days. Complete it before the next class discussion.
3. **Reflection discussion on field visit**
   a. In this activity, organise yourselves into random pairs or small groups.
   b. Share your findings from the field visit (or from classroom videos, charts, or pictures).
   c. Share ideas to identify the characteristics (nature) of the resources you observed. E.g.,
      i. Are they limited?
      ii. Are they useful?
      iii. Can they be interchanged?
      iv. Can they be reused?
   d. Each group should prepare a short presentation or poster summarising:
      i. The characteristics of resources observed
      ii. How were the resources managed or used?
      iii. Were the resources managed or used effectively?

Reminder*: *Keep in mind the 3Rs Reduce, Reuse, Recycle as a guide to sustainable use of resources.

Activity 1.4 Resource classification and its importance

1. Work in pairs to reflect on the resources observed during field visits or class videos, pictures or charts observed
2. List the resources you have observed and classify them in your own way. Justify your classification.

3. In your pairs, reflect on the questions below. Discuss the importance to the family of each group of the resources you have listed.
   a. How does it help meet family needs?
   b. How is it used, saved or shared?
   c. What happens when it is not available?
4. Prepare a short report or poster summarising:
   a. The classification of resources
   b. Their importance in everyday family life

Reminder: *Think about how the family uses these resources to achieve goals such as*

- Health
- Education
- Nutrition
- Income
- Comfort

Self-Assessment

Reflect on what you have learned about the characteristics of resources and their management. How do these characteristics relate to your personal, family or community life?

Answer the following questions based on your understanding.

1. ***Characteristics of Resources***
   a. *What are the key characteristics of resources that I remember?*
   b. *How do these characteristics affect the way my family or school uses resources?*
   c. *Have I ever observed a resource being used wisely or wasted?*
   d. *What did I learn from that?*
2. ***Implications of Resource Characteristics***
   a. *How do the characteristics of resources influence the way we manage them at home or in school?*
   b. *What strategies have I learned that will help me manage resources more efficiently?*
   c. *How can I apply the 3Rs (Reduce, Reuse, Recycle) to preserve resources in my everyday life?*

DEVELOPING AND USING FAMILY RESOURCES EFFICIENTLY

In rural communities, many families depend on farming as their main source of income. Some families make good use of the land, time and skills they have. They plan their activities well, grow different crops and sell the extra food at the market. The income they earn helps them pay for school fees, health care and housing.

Other families, however, do not plan or manage their resources properly. They often run out of food or money, and their children sometimes miss school.

To improve their lives, individuals and families in the community also come together to form cooperatives. They share tools, teach each other skills like soap making or sewing and help one another during farming seasons. This shows how individuals, families and the community can develop and use resources like time, skills, land and cooperation to achieve common goals.

How Families Develop Human Resources

Families are the first and most important source of human resource development. They help children grow physically, mentally, emotionally and socially. The image of a child's developmental needs shows seven main ways families contribute to developing human resources.

The diagram in **Figure 1.5** shows key activities of human resource development, which also apply to community and national support.

Figure 1.5: Seven Ways Families Develop Human Resources. *Image source*

Table 1.4: Child Development and Family Resources

Area	How Families Develop Human Resources
Health	Families ensure children have proper nutrition, healthcare and healthy habits for physical well-being.
Education	Families support learning by enrolling children in school, encouraging reading and creating a learning environment at home.
Emotional Development	Families provide love, security and guidance to help children manage emotions and build self-confidence.
Identity	Through culture, traditions, values, and role modelling, families help children understand who they are and develop a sense of purpose.
Family and Relationships	Families teach children how to communicate, share, resolve conflicts, and build healthy relationships.
Social Presentation	Families guide children on appropriate dress, manners, and behaviour to function effectively in society.

How Communities and Nations Support Resources Development

Families are the foundation of human resource development, but they cannot do it alone. Communities and nations play an important role by providing systems and support that help families raise healthy, educated and skilled individuals. Communities and nations work with families to develop human resources by providing services, opportunities and protection. When this partnership works well, children and young people grow into capable adults who contribute positively to their families, communities and the country.

The diagram in **Figure 1.6** shows key activities of human resource development, which also apply to community and national support.

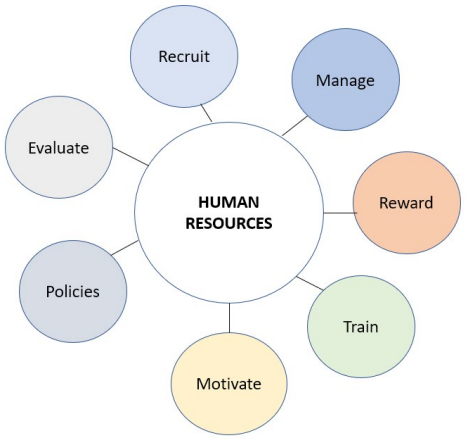


Figure 1.6: Major Activities of Human Resource Development

Recruit

a. Nations and communities create opportunities for individuals to join schools, training centres and workplaces.

b. They help identify and encourage talents in children and youth.

Manage

a. Governments and organisations create systems to manage education, health and social services to support families.

b. Schools, hospitals and community centres are well organised to meet individuals, families, and societal needs.

Reward

a. Communities and nations recognise and reward achievements through scholarships, awards, promotions and public recognition.

b. This encourages young people and families to work hard and contribute to society.

Train

a. Governments provide education, vocational training and skills development programmes to help individuals prepare for future jobs.

b. Community groups offer workshops and learning activities for both children and adults.

Motivate

a. Nations and communities encourage good behaviour and community service through campaigns, mentorship and role models.

b. Local leaders and organisations support positive youth development.

Policies

a. Governments create laws and policies to protect children and families, such as child rights, free education, healthcare policies and workplace safety rules.

b. These policies help create a safe and fair environment for families to grow.

Evaluate

a. Communities and nations monitor and evaluate the success of their programmes to find out how well they are supporting individuals and families.

b. They adjust plans to improve services like education quality, healthcare access and job opportunities.

Table 1.5 explains how resources help individuals and families achieve four important goals. Each goal is accompanied by a brief explanation of how resources contribute to its achievement.

Table 1.5: Managing resources for individual and family goals

Goal	How resources help
Nutritious meals	Money or land helps provide healthy food, improving learning and working ability.
Educating children	Families can use money or trade natural resources to support schooling.
Health care	Access to good healthcare depends on resources such as money, medication, or clinics.
Good housing	Safe, stable housing supports better learning and future success for children.

Exploring strategies for resourceful family living

1. **Plan and prioritise tasks**: Families identify the most important goals and focus on them first. Planning helps to avoid unnecessary spending and stress. For example: A family plans their monthly income by listing all expected expenses like food, school fees and rent before spending on less important things like entertainment or fashion. This ensures that essential needs are met first.
2. **Prevent waste of resources**: Resources like time, money, food and water must be used wisely. Wasting resources means families may not meet all their needs. For instance, cooking just the right amount of food prevents leftovers from being thrown away. Turning off lights and taps when not in use saves energy and water, reducing utility bills.
3. **Use labour-saving tools**: Using tools and equipment can reduce the time and effort required to complete tasks, freeing up time for other productive activities. Example: A family that uses a gas cooker instead of firewood can prepare meals faster and more safely. Using a washing machine or blender also saves time and energy.
4. **Build skills through education:** Education and training help individuals learn how to use resources more effectively and solve problems creatively. Example: A mother who learns how to sew can make or repair clothes at home, saving the family money. A student who learns digital skills may help the family set up a small online business.
5. **Practice sustainable living**: Individuals, families and communities should use resources in ways that do not destroy or finish them. This ensures that resources are available for future generations. An example is growing vegetables at home (like tomatoes or okra) reduces the need to buy everything and encourages self-reliance. Reusing containers, recycling plastics and planting trees also help preserve the environment.
6. **Work together as a team**: Family members should share responsibilities and communicate openly to avoid duplication and wastage of effort. For example, in a family, one member can cook while another cleans. Children can help with simple chores. This teamwork ensures that tasks are completed efficiently and everyone contributes.

7. **Check and improve usage**: Families should regularly assess and evaluate how they are using resources and make changes where necessary. An example maybe family that finds out they are spending too much on mobile data can set usage limits or switch to a better plan. Reviewing their weekly food budget can help them avoid overspending and identify cheaper and healthier options.

Activity 1.5 Exploring and Sharing How Community Uses Resources

- Organise yourselves into groups of 4 or 5 to carry out a survey in the community. Identify, analyse and present ways that families of diverse socio-cultural backgrounds identify, develop and use different resources available to them.
- You will need to plan well, share tasks, and support each other.
- The instructions for the activity are below, and there is a sample interview template that you may use to help you record questions and answers during the interviews.

Family Resource Survey in the Community

Your Goal: To find out how families in your community use and improve their resources to achieve goals.

1. **Plan your community visit**

Visit at least two families from different;

a. Ethnic groups (e.g., Dagaaba, Sissala, Akan)

b. Occupations (e.g., farmer, trader, teacher)

c. Income levels (low, medium, high)

Agree on the families to visit and allocate your roles, such as:

a. Note-taker

b. Interviewer

c. Speaker

d. Timekeeper

e. Observer

2. **Questions to Ask**

Write answers in your notebook/ use the interview template below. During the visit, ask questions along the following lines.

Item	Example
Main resources: What are the main resources your family has?	Farming tools, sewing skills, land, money, and a water source.
Improving resources: What do you do to make your resources better?	Learning new skills, repairing tools, and planting more crops.
Using resources: How do you use these resources to meet daily needs?	Growing food, earning money, paying school fees
Family goals: What major goals are you working toward?	Building a house, starting a business, sending children to school.

3. Record examples of human, non-human and community resources.
4. In your group, talk about the following during a discussion and do well to represent your responses in a table format, as bullet points or in short paragraphs.
   a. What are the main resources that families use?
   b. How do families improve or develop their resources?
   c. How do families use their resources?
   d. How do they support family goals?

Sample Family Resource Survey – Interview Template

Sample Family Resource Survey – Interview Template

Family Code/Name: _____

Date of Visit: _____

Location: _____

Interviewer(s): _____

Section 1: Family Information

Ethnic Group: _____

Main Occupation(s): _____

Income Level:

[ ] Low [ ]Medium [ ]High

Section 2: Main Resources

Q1. What are your main resources?

(List at least 3)

1. _____

2. _____

3. _____

Section 3: Improving Resources

Q2. How do you improve or develop your resources?

(Examples: training, repairing tools, saving money)

1. _____

2. _____

3. _____

Section 4: Using Resources

Q3. How do you use these resources to meet daily needs?

(Examples: food, health, education, shelter)

1. _____

2. _____

3. _____

Q4. What major goals is your family working toward?

(Examples: building a house, starting a business, sending children to school)

1. _____

2. _____

3. _____

Section 5 – Extra Notes/Observations

(Write anything interesting you saw, heard, or learned)

_____

_____

_____

5. Prepare your presentation

   a. In your groups, produce a presentation outlining the results of your survey. You should include information about how families use their main

resources, how they develop them and how the resources link to major family goals

b. Choose one format to present your report, e.g., Oral presentation with visual aids, poster display with drawings or a short story with interesting discoveries

6. After your presentation, write, draw or share two things you learned about how families utilise resources differently.

Activity 1.6 Role-play on resource use and community development

4. Form a group with four or five of your classmates. Plan and perform a role-play that shows how families do the following tasks.
   a. Identify the resources they have (such as skills, money, time, land, or support from the community).
   b. Develops those resources (for example, learning new skills, saving money, repairing tools).
   c. Uses those resources to meet their goals (for example, sending children to school, building a house, starting a small business, buying food).
5. Your drama should also show how well-fed, well-housed and well-educated people:
   a. Stay healthy and productive.
   b. Help to improve their community (for example, by helping others, working, teaching, or volunteering).
3. After the role-play, write down **two** things you learned from the activity. You may share your thoughts in different ways, like those listed below.
   a. Reading what you wrote.
   b. Drawing a picture with a short explanation.
   c. Telling the class what you learned.
4. Your classmates will provide feedback on your role play to give you friendly and helpful suggestions to support your learning.

Template for role play/Script writing guide

Characters - Who are they? Describe them.

Character Name **Description**

Scene 1 - Set the scene - where is it? Who is there? What is happening?

Scene 2 -

Stage Directions:

1st Speaker's Name	How They Talk/Behave
2nd Speaker's Name	How They Talk/Behave
3rd Speaker's Name	How They Talk/Behave

Self-Assessment How Families Develop and Use Resources

Think about the families you know or your own family.

1. What different types of resources does your family use (e.g., time, money, skills, land)?

2. Which of these resources helps your family the most to reach its goals? Explain why.
3. How do family members improve or build their resources (e.g., learning new skills, investing in a business)?
4. How does your family plan and work together to make the best use of resources*?*
5. *What actions does your family take to reduce waste and care for the future?*

APPLICATION OF MANAGEMENT PROCESSES IN RESOURCE MANAGEMENT

Using management processes helps individuals, families, and communities use their resources wisely to achieve their goals. The four main management steps are: planning, organising, implementing and evaluating.

Read this case study on a community garden project. Reflect on the management processes, values and motivators you learned in Year 1. Discuss with your colleagues how these management processes could be applied in the community garden project.

Case Study: Rural, Peri-Urban and Urban Community Garden Project

In many parts of Ghana, such as rural, peri-urban and urban areas, families and communities face challenges such as rising food costs, limited access to fresh produce and unemployment. To address these issues, some communities come together to start a food garden project.

Planning Phase: The Rural, Peri-Urban and Urban communities held several meetings to identify available land behind the community centre, determine what crops to grow based on local dietary needs and market demand, set goals to reduce household food expenses by 30% and create income opportunities. They established a timeline for planting seasons, allocated GH₵,000 from community funds for seeds and tools, and set standards for organic farming practices.

Organising Phase: The community formed specific committees: a planting team led by experienced farmers, a watering and maintenance group with rotating schedules, a financial management team to handle expenses and sales, and a harvest distribution committee. Each of the 25 participating families was assigned specific plots (10m x 5m) and given clear responsibilities. They designed workflows for daily care, pest control procedures, and established coordination meetings every two weeks.

Implementing/Controlling Phase: The community established regular monitoring schedules with daily watering rotations, weekly plant health checks, and monthly progress reviews. They implemented organic pest control measures, adjusted watering

schedules based on weather patterns, tracked expenses against their budget, and took corrective actions when plants showed signs of disease or poor growth.

Evaluating Phase: After each growing season, the community assessed their harvest yields (achieving 85% of projected output), reviewed their expenses versus savings (reducing food costs by 25% per household), evaluated participation levels, and planned improvements for the next season. They used this feedback to make informed decisions about crop selection, resource allocation, and process improvements.

This project helps to reduce food expenses, improve nutrition, support community cooperation, and demonstrates how effective management processes can transform community challenges into opportunities for sustainable development

Figure 1.6: Rural, Peri-Urban and Urban Community Garden Project

How Management Processes Help Community Garden Projects Achieve Their Resource Goals

1. **Planning**: This is the first step. It helps individuals, families, and communities decide what they want to achieve (goals) and what resources (time, money, skills, materials) they need. For example, a family planning to build a kitchen garden will plan what crops to grow, what tools are needed, and when to plant. In the case study, the group identifies a goal to grow vegetables such as tomatoes, okra and garden eggs to feed households and sell the surplus. They list available resources such as:

    a. Land (example, backyard space in urban homes, unused school field in peri-urban areas, or community land in rural settings).
    b. Basic tools (example, hoes, watering cans).
    c. Labour (volunteers from the community).
    d. Some savings or contributions to buy seeds and water.
    e. They create a budget to manage their spending and allocate responsibilities among members.

2. **Organising**: This step helps arrange resources and tasks properly. In the garden example, each family member may be given a task in the backyard, one waters the plants, another does the weeding. This avoids confusion and ensures the work is done well. If you study the case study, you will realise that the community members agree on how to structure their work:

    a. They form small working teams (example, planting, watering, weeding).
    b. They assign tasks according to strengths and availability.
    c. A work schedule is drawn up (for example, early mornings, weekends).
    d. Leadership roles are created to coordinate efforts.
    e. This helps ensure that time, labour and materials are used efficiently.

3. **Implementing (controlling)**: In this step, the plan is put into action. Individuals and families follow the steps and check if the resources are being used as planned. If there is a problem, such as a shortage of water, adjustments are made to ensure the activities continue as planned. Read the case study to find out what happened at the implementation stage. You may find out that the group begins the project according to their plan:

    a. They monitor plant growth weekly.
    b. They track resources (for example, how much water is used)
    c. They keep basic records of expenses and harvests.
    d. When problems arise (for example, pests or water shortage), they make quick decisions to solve them.

4. **Evaluating**: This final step helps individuals, families, and communities check if the goal was achieved. Did the garden produce enough vegetables? What can be improved next time? This helps in better planning for the future. Let us explore what happens in the case study we read at the beginning of this text. Sure, after a harvest season:

    a. They assess how well the garden met its goals.
    b. They measure the amount of food produced and money saved.
    c. They collect feedback from participants to improve the process.
    d. They compare their results to their original targets and adjust future plans.

In some areas, the project is expanded or used as a model for similar groups.

Self-Reflection on the case study

1. *How did the planning process contribute to the success of the garden project?*
2. *What resources were used, and how were they managed?*
3. *Why is monitoring and evaluation important in a community project?*
4. *Can this management process be applied to other family or community goals (e.g., sanitation, savings, or education projects)?*

Activity 1.7 Solving Family Challenges with Limited Resources

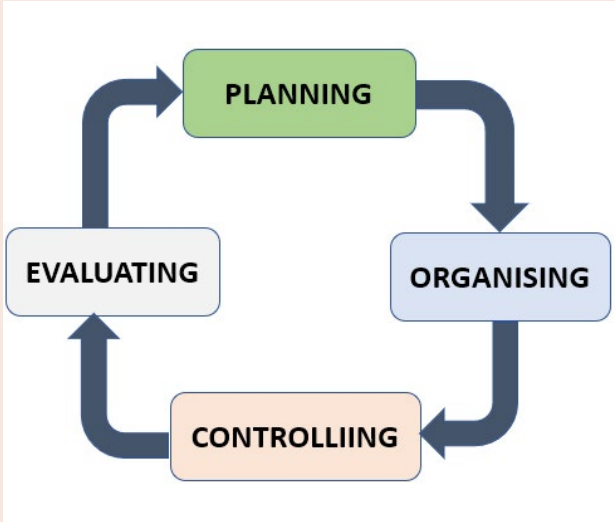
Materials Needed: Case study scenario handout, timeline template, coloured pens, resource cards, process matching worksheet

Organise yourselves into a team of 4-5 members

1. **Management Process Discovery**
   a. Read the community garden scenario carefully
   b. Identify and list examples of each management process from the scenario:
      i. Planning (goal setting, resource allocation, budgeting, action sequences)
      ii. Organising (committee formation, role assignment, workflow design)
      iii. Implementing/Controlling (monitoring, quality control, corrective actions)
      iv. Evaluating (outcome assessment, feedback collection, continuous improvement)
   c. Create a "Management Process Timeline" showing when each process occurred
   d. Present your timeline, explaining how the processes interconnect
2. **Resource-Process Matching Challenge**

Form pairs and examine the scenario again

   a. List all resources used in the garden project (land, money, people, skills, tools, time)
   b. Match each resource to the management process that used it most effectively
   c. Share your ideas on the management process that was most critical for resource success.
   d. Share findings with another pair and justify your choices.



Sample concept map to guide you

3. **Work in pairs or small groups to consider a real situation in your family**
   a. Think about a real situation in your family where there are limited resources (e.g., money, time, tools, food, or skills). The family needs to make decisions to reach a goal.
   b. Some example situations you may consider:
      i. Preparing for higher education with limited money.
      ii. Managing food for the week.
      iii. Saving for a family event.
      iv. Sharing house chores fairly.
      v. Caring for a sick family member with little support.
   c. Describe the challenge clearly:
      i. What is the challenge?
      ii. What is the goal?
      iii. What resources are available?
      iv. What are the limitations?
   d. As a group, apply the four management processes to solve the challenge:
      i. Planning: What steps will you take?
      ii. Organising: What resources will be used and who will do what?
      iii. Implementing: How will you carry out your plan?
      iv. Evaluating: How will you know if the goal was achieved?
   e. Write a simple report showing how you solved the challenge. Your report should include the following.
      i. A short description of the family situation.
      ii. The goal.
      iii. The available resources.
      iv. The steps taken using the management processes.
      v. The results or outcome.
   f. Present your report to the class. You may choose any of the following presentation modes.
      i. Poster or chart
      ii. Oral presentation or drama/role-play
      iii. Picture story or model
      iv. PowerPoint (if available)

g. During class discussion, listen to feedback from your teacher and classmates. They will give you constructive and friendly suggestions to improve your ideas.

Reminder

- Use examples from your real life or family.
- Share ideas equally in your group and include everyone.
- Use simple language. Explain terms clearly if others do not understand, using examples from everyday life.
- Help each other, especially classmates who may need support.

PROMOTING RESOURCE UTILISATION WITH THE MANAGEMENT PROCESS

1. **Resource planning and allocation**: This involves identifying the types, quantities and timing of resources needed to achieve specific goals. For example:

   a. A rural household, planning the use of firewood during the rainy season, helps conserve energy and avoid shortages.

   b. An urban family, budgeting for monthly electricity and food expenses, prevents overspending, etc.

   c. A peri-urban community might plan communal water use by building a schedule for borehole access to ensure equitable use.

2. **Organising activities:** Organising helps arrange tasks in a logical sequence, coordinating people and resources efficiently. For example:

   a. A rural home, organising farm labour among family members ensures all tasks are done in time for harvest.

   b. An urban family may organise daily chores to fit around parents' work schedules and children's school routines, etc.

   c. A peri-urban community might organise a weekend clean-up schedule, assigning different zones to different youth groups, etc.

3. **Controlling progress**: Control involves monitoring resource use and adjusting as needed to stay on track with set goals. For example:

   a. If a household in a rural area is running low on water, they may reduce laundry days or reuse water where possible.

   b. In an urban school, if electricity bills are too high, administrators may reduce air conditioning (AC) or encourage lights-off campaigns.

   c. A peri-urban family planting a vegetable garden may track how well water and compost are being used to avoid waste.

4. **Evaluating outcomes:** Evaluation checks if goals were met and how effectively resources were used, then recommends improvements. For example:

   a. A rural woman entrepreneur assesses her use of soap-making ingredients and adjusts measurements to reduce cost but maintain quality.
   b. An urban household may evaluate its monthly food budget and adjust meal plans to cut down waste.
   c. A community centre in a peri-urban area may assess the impact of a youth vocational program and improve tools or training provided.

Table 1.5: Managing Water Resources in different Settings

Setting	Problem	Planning	Organising	Controlling
Rural	Limited water due to dry season	Estimate water available; plan how to use it daily and weekly	Reschedule laundry to once a week; reuse water for mopping, gardening	Monitor daily use; limit baths and dishwashing to conserve water
Peri-Urban	Water supply interrupted or rationed	Plan water storage in barrels; allocate water for key tasks	Set timetable for water use by family members	Monitor stored water use; reduce flushing and pipe leakages
Urban	High water bills or low-pressure supply	Budget for water bills; identify alternative water sources	Assign family members to track usage; install flow-control taps	Use water meters to control usage; repair leaking pipes promptly

Table 1.5 presents practical examples of how households in rural, peri-urban and urban areas apply management processes of planning, organising, controlling and evaluating to utilise water resources efficiently. Each row highlights a real-life water-related challenge, such as limited water availability and describes how families in different settings respond using management steps. For instance, in rural areas, families may plan by harvesting rainwater and control usage by reducing laundry days. In peri-urban areas, households may organise by setting water-use schedules or evaluate by comparing monthly usage. While in an urban area, water meters help monitor usage, and apps or bills guide households to evaluate and improve conservation efforts. The table illustrates that regardless of the environment, applying management processes helps individuals, families and communities to make maximum use of resources.

Expected benefits of applying management processes

a. **Maximising efficiency**: Doing more with less (e.g., using water-saving techniques in home gardens).

b. **Minimising waste**: Preventing loss of food, time or money (e.g., freezing leftovers or reusing containers).

c. **Ensuring sustainability**: Using natural and human resources in a way that supports long-term availability (e.g., rainwater harvesting).

d. **Continuous improvement**: Learning from experience and improving the way resources are managed (e.g., rotating household responsibilities to avoid burnout).

Activity 1.8 Solving problems through management processes

To complete this activity, you will need to refer to the *Case Study: Rural, Peri-Urban and Urban Community Garden Project in the previous activity*

1. **Resource Optimisation Analysis**

Materials Needed: Role description cards, scenario continuation sheet.

a. With 6 of your friends, organise yourselves into a group.

   Using the garden scenario, role-play a community meeting that is taking place six months later

   i. Two group members represent Resource Planning and Allocation – to show how they identified what resources were needed and when.

   ii. Two group members represent Organisation and Control – To demonstrate systematic flow and monitoring.

   iii. Two group members represent Evaluation and Improvement – To show how assessment led to better resource use.

b. The role play should identify how each process promoted better resource utilisation

c. *Discuss with the class:* How did following structured management processes lead to maximising efficiency, minimising waste, ensuring sustainability and continuous improvement?

2. **Efficiency Detective Investigation**

Materials Needed: Investigation worksheet, presentation materials.

Organise yourselves into groups of 4 and do the following tasks.

a. Investigate the garden scenario for evidence of these.

   i. Resources that were maximised for efficiency

   ii. Waste that was minimised

   iii. Sustainable practices that were adopted

   iv. Improvements that were made continuously

b. Share your ideas to support the views other group members shared

c. Create an efficiency report showing how management processes promoted resource utilisation *(use the efficiency report template below as a guide)*

d. Present group findings for class discussion using different modes (poster, drama, concept map)

Self-Reflection

1. How well do I plan and organise?
2. What resource challenges do I face?
3. How can I improve my resource use?

Efficiency Report Template for Community Garden Project

1. ***Resources Observed***

(List all key resources found in the garden project)

Resource Type	Example	Purpose
Human		
Non-Human		
Community		
Natural		

2. ***Management Processes Observed***

Tick all that apply and give examples:

Process	Tick (✓)	Example Observed
Planning use of resources		
Organising tasks or tools		
Training/skill development		
Maintaining equipment		
Saving or budgeting money		
Sharing resources		

3. ***How These Processes Improved Resource Use***

Explain how each process helped make resources last longer, work better or benefit more people.

_____

_____

4. ***Signs of Efficiency***

(What made you think the community garden project was using resources well?)

- Less waste
- Faster work
- More income
- Better quality products
- Healthier environment

(Circle or tick all that apply)

5. ***Your group's conclusion***

Write 2-3 sentences about how good management helped the families/community make the most of their resources.

_____

_____

_____

EVALUATE MANAGEMENT PROCESSES FOR RESOURCE UTILISATION

We (individuals, families and communities) can check how well we manage resources by looking at the following.

Table 1.6: Evaluating Management Processes

Area	What to do	Questions to ask yourself
Budgeting	Make a budget to track income and spending.	Am I meeting my goals while covering needs?
Cost-Efficiency	Check if your spending gives good value.	Am I buying things that help me long-term?
Time Tracking	Observe how you use time each day.	Am I using my time for important goals?
Prioritising Tasks	Focus on important tasks first.	Am I wasting time on less important things?
Energy Use	Watch how your body and mind feel during the day.	Am I resting enough to avoid stress and tiredness?

Sharing Tasks	Make sure everyone helps based on what they can do.	Is everyone in the family sharing work fairly?
Resource Sharing	Use resources to meet short and long-term goals.	Are we using our resources wisely?
Preventing Waste	Stop wasting things like food, water, money or time.	Are we using things fully before throwing them away?
Checking Progress	Regularly check if you are meeting your goals.	Am I making progress? What changes can help me improve?
Caring for the Environment	Use natural resources wisely.	Are we using eco-friendly practices at home and school?

Challenges In Using Management Processes

Individuals, families and communities may face different problems when trying to manage resources well.

1. **The individual level challenges**: These are problems a person faces in managing their time, money, energy or knowledge.
   a. Not knowing how to manage money or time
   b. Lack of access to resources like education or jobs
   c. Feeling discouraged or not confident

Table 1.7: The Individual Level Challenges

Challenge	Explanation	Real-life example
Limited knowledge and skills in managing resources, for example, money and time.	Some individuals do not have enough knowledge, skills or practice in planning how to use their resources such as money or time effectively.	A student spends money on mobile data for entertainment instead of buying books or paying school fees. They also waste study time chatting or watching movies.
Lack of access to resources like education or jobs.	Some individuals do not get the chance to learn skills or find good jobs due to where they live or financial problems.	In a rural area, a young person who finishes JHS may not go to SHS because there is no school nearby or they cannot afford it.
Feeling discouraged or not confident.	When individuals do not believe in themselves or feel they can't improve, they may stop trying to manage their resources well.	A girl from a low-income family may not try to budget her pocket money because she feels there is too little to plan for.

2. **Family Level Challenges**

These are challenges that affect how families manage resources together.

a. Not having enough money
b. Different people want different things
c. Not knowing how to use resources wisely
d. Cultural or social habits that may stop good management

Table 1.8: The Family Level Challenges

Challenge	Explanation	Real-Life Example
Limited financial resources.	When families do not have enough money to meet all their needs and wants. This may affect how they manage food, education, health and housing.	A family in a rural area may not be able to buy school uniforms or pay school fees on time, affecting children's education.
Different individuals in the family want different things.	Family members may have different priorities, making it hard to agree on how to use money or time.	One child wants to go to school in the city, but the parents want to save for farming tools instead.
Lack of resource management skills.	Families are not sure how to use items like money, food or time properly, leading to waste.	A family may cook too much food and throw away leftovers instead of storing or reusing them.
Cultural or social habits that may stop good management.	Traditions or beliefs may prevent families from trying new and better ways of doing things.	A rural family may refuse to let girls work or go to school, believing it's only boys who need education.

3. Community level challenges

These are bigger problems that affect how a whole group or area uses its shared resources.

a. Leaders may misuse community resources (corruption)
b. Pollution and misuse of land or water
c. Poor roads, electricity, or internet
d. People may be treated unfairly due to their social status

Table 1.9: Community Level Challenges

Challenge	Explanation	Real-Life Example
Leaders may misuse community resources (corruption).	When leaders do not use community money or resources fairly, others suffer.	Money for building a borehole is used wrongly, so the community still lacks clean water.
Pollution and misuse of land or water.	People may use natural resources in harmful ways without caring for the environment.	A river used for drinking water is polluted by dumping waste into it.

Poor roads, electricity or internet.	Without good infrastructure, people cannot access schools, markets or jobs easily.	A community has food to sell, but poor roads make it hard to transport it to town, causing a loss.
People may be treated unfairly due to their social status.	Some people are ignored because of gender, tribe, disability, or income level.	In an urban slum, children may not be given access to education because they come from poor families.

Activity 1.8 Management Process Effectiveness Evaluation

To complete this activity, you will need to refer to the *Case Study: Rural, Peri-Urban and Urban Community Garden Project.*

Materials Needed: Evaluation rubric, consensus worksheet

1. Form a group with 4 of your classmates.
2. a. Evaluate the effectiveness of management processes by answering these questions that relate to the community garden scenario.
   i. *Budgeting:* Did the community track income and expenses effectively? Did they meet their financial goals?
   ii. *Cost-efficiency:* Did they get maximum value from their GH₵2,000 investment?
   iii. *Time tracking:* Was time used effectively for planting, maintenance, and harvesting?
   iv. *Task prioritisation:* Were the most important activities given proper attention?
   v. *Resource distribution:* Were resources allocated to align with their goals?
   vi. *Waste management:* Were any resources wasted or under-utilised?
   vii. *Progress tracking:* How well did they monitor and adjust their approach?
   b. Individually rate each area from 1-5 and explain why you have given that rating
   c. Share individual ratings with your group and reach consensus, making notes on your decision.
   d. Identify the **three** biggest challenges the community faced in applying management processes
3. **Challenge-Solution Strategic Planning**

Continue to work in your groups of 4.

Materials Needed: Challenge identification sheet, solution planning template, action plan format

a. Focus on the three challenges you identified in part 1 of this activity
b. Think about the challenges and share your views with a partner. Discuss ways to develop practical solutions:
   i. Individual level challenges: (lack of financial literacy, poor time management, limited access to opportunities)
   ii. Family level challenges: (financial constraints, conflicting priorities, limited knowledge)
   iii. Community level challenges: (poor coordination, environmental issues, inequality)
c. For each challenge, propose:
   i. How better planning could address it
   ii. How an improved organisation could help
   iii. What monitoring/control measures are needed
   iv. How evaluation could prevent it from recurring
d. Work in your group to create a Management Improvement Action Plan for the community
e. Present your action plan to the class for peer feedback

Self-Assessment

Read each question below and write down your honest thoughts. Use examples from your own life, family or community to support your answers. This will help you understand how well resources are managed and where improvements can be made.

1. What challenges do I face when managing my time or money?
2. How well do my family use resources to meet our needs?
3. What stops my community from using resources wisely?

EXTENDED READING

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

- Ahmed, M.S. (2017). Management in Living for Senior High Schools Approaches' (GH.) LTD, Kumasi, Ghana. Page 44-50 Sample concept maps. Concept cartoons, mingling questions and guidelines on the concept of resource management.
- Asare, E. & Kwafoa, M. (2017). Understanding Management in –Living (3rd ed.). Kwadwoan Publishing: Accra, Ghana. Page 63-109

Use teacher-made, Community-Based Resources, or Online tools such as;

- Texts, PowerPoint slides, charts and posters depicting different resources used to perform different activities
- Pictures and audios depicting different settings in which resources are used to achieve different goals by individuals, families and societies.
- Written guidelines for the project work
- Samples of life situations that need resource management skills.
- Sample case studies in texts.

REVIEW QUESTIONS

1. Explain the concept of resources and give at least three examples and their uses.
2. Construct a concept map showing how resources can be classified for individuals, families and society. Explain the reasoning behind your classification.
3. Examine your environment and identify five available resources. Classify each resource and provide a logical explanation for the category under which it falls.
4. Justify at least two different ways resources can be classified, explaining how each classification helps in effective resource management.
5. Discuss any three of the characteristics of resources and their effect on real-life situations
6. Analyse the characteristics of resources and explain how each characteristic influences decisions made during the resource management process.
7. Examine five strategies for optimising resources to achieve long-term success and explain the potential benefits of each strategy.
8. *Scenario-Based Task*: You are part of a family planning how to manage your limited time, money and skills more effectively. Your household includes working adults, school-going children and elderly dependents. Recently, the family has experienced changes such as rising food and fuel prices, irregular income and increased health expenses.

   Task

   a. Based on the scenario above, identify three key factors that influence how resources are managed in the household.

   b. Analyse how each factor impacts the individual, the family as a whole and the wider society, using specific examples to support your explanation.
9. Analyse how individuals and families develop and use their resources, which influences broader societal outcomes. Use feeding, housing and education as key areas of impact. Provide examples to support your analysis.
10. Identify at least two management processes and explain how they can be applied in resource management.
11. Using a real-life example

    a. Evaluate how an individual, family or community identified and developed resources to achieve specific goals.

    b. Discuss the strategies used, challenges faced and the long-term impact of their actions.
12. **Example of a Case Study**

    Family in a Resource-Limited Setting to guide you.

A family of four lives in a rented two-bedroom apartment in an urban community. The household consists of two working adults and two children aged 4 and 7. One adult works full-time as a teacher, while the other operates a small business from home. The family is experiencing several challenges.

a. The monthly household income is limited and often barely covers basic needs such as food, transport and school-related expenses.

b. One parent must frequently pause work activities to care for the younger child, as there is no formal childcare arrangement.

c. The rented apartment has maintenance issues, including leaking pipes and cracked walls, but the landlord has delayed repairs.

d. The family's goals are to:

   i. Save money to build or acquire their own home within two years.

   ii. Find sustainable childcare options to improve productivity.

   iii. Ensure a safe and functional living environment.

Task

Analyse the case study and, using the management processes, produce a written explanation about how the family can achieve its goals. Consider the following

a. Budget constraints

b. Childcare dilemmas

c. Home maintenance

13. Outline the management processes in a sequential order and discuss how they interconnect.

14. Case Study: *A household has decided to adopt a strategic approach to managing its resources. However, they overlooked the planning stage of the management process and proceeded with implementation without clear goals, priorities or timelines.*

Task

a. Analyse the possible effects of skipping the planning stage on the overall success of their resource management.

b. Describe the consequences this may have on decision-making, resource allocation and long-term outcomes for the family.

c. Support your analysis with relevant examples or reasoning.

15. To what extent does the evaluation stage help ensure efficient use of resources, and how can it guide future decisions?

16. Critically evaluate three major challenges individuals and families face when applying the management process in resource management.

a. Propose well-reasoned and sustainable solutions for each challenge.

b. Explain how these solutions can be implemented and assessed for long-term effectiveness.

SECTION

2

DECISION-MAKING AND COMMUNICATION PRINCIPLE

PERSONAL AND FAMILY RESOURCES MANAGEMENT

Management Principles for Quality Living

INTRODUCTION

In this section, you will learn how to make good decisions about your resources. You will also learn how to talk clearly with your family about these decisions.

When your family needs to use resources, you must decide together. Should you spend money on food or clothes? How should you share household tasks? Good decision-making helps you choose wisely.

Clear communication helps everyone understand the plan. When family members understand, they can work together better.

In this section, you will:

- Learn how to make good decisions
- Practice talking clearly with others
- Work in groups to solve problems
- Use real-life examples

By the end of this section, you will make better choices. You will talk more clearly with your family. This will help you manage resources better. Your family life will improve.

KEY IDEAS

- Active Listening Improves Decisions: Good decisions start with really listening. This means paying full attention, not interrupting and asking questions to make sure you understand. When everyone feels heard, it's easier to agree on the best choice.
- Collaboration Makes Decisions Better: When we work together, we bring different skills and experiences. Group decisions often solve problems better than one person's decision alone, because they include more ideas and viewpoints.
- Communication Has Many Forms: We can share ideas in many ways, speaking, writing, using body language or showing pictures. The type we choose depends on the situation. For example, talking face-to-face is best for solving problems quickly, while writing is good for sharing detailed plans.
- Different Communication Styles Affect Outcomes: People communicate in different ways because of their age, background or personality. Understanding and adjusting to others' styles (e.g., being patient with a slower speaker) can help decisions go smoothly.

- Feedback Guides Better Choices: Feedback is when we respond to someone's idea by agreeing, suggesting changes or asking for more details. Good feedback helps improve ideas and avoid mistakes before making a decision.
- Respectful Expression Builds Trust: Even when we disagree, we can speak politely and clearly. Respectful words and tone help people feel safe to share their ideas. This builds trust and makes it easier to solve problems together.

DECISION-MAKING PRINCIPLES AND SKILL

Decision-making is an important part of our daily lives, and it influences our choices. You will identify the necessary skills to make informed decisions about everyday choices.

The concept of decision-making

Decision-making is the process of selecting from different alternatives to solve a problem or achieve a goal. It is also the process by which individuals, families and societies select the right and effective choices from two or more alternatives, explore values and come to conclusions that guide behaviours/actions to achieve a desired goal.

Decision-making involves identifying and use of available resources to achieve a desired goal. It also involves identifying and evaluating options, predicting outcomes and choosing the best or most effective course of action based on the information available and the desired objectives.

Introduction to Principles of Decision-Making in the Family

Every family faces situations where decisions need to be made, whether simple or complex. These decisions may involve how to spend money, solve a problem, plan meals, choose schools or manage time and tasks at home. Making good decisions helps the family stay organised, meet their goals and live peacefully. Let us reflect on these questions to help us understand and appreciate the principles of decision-making.

How do families make the right choices?

To make wise and fair decisions, families follow some basic principles or steps. These principles help them

1. Think clearly about the issue.
2. Involve the right people.
3. Compare different options.
4. Choose the best solution.
5. Communicate clearly.
6. Review and improve decisions over time.

When families apply these principles, they are more likely to make decisions that benefit everyone, reduce conflicts and support their long-term goals. These principles can also help young people like you become more confident and responsible decision-makers in your own lives.

Why is it important to learn about these principles?

Before you explore the principles, reflect on the following statements.

1. It helps you understand how your family makes choices.
2. You learn how to contribute to family discussions.
3. You develop problem-solving and communication skills.
4. It prepares you for adult responsibilities in the future.

In **Table 2.1**, you will learn about each principle of decision-making in detail, along with real-life examples to help you apply them in everyday situations

Table 2.1 Principles of Decision-Making in the Family

Principle	Explanation	Real-Life Example
Subject Matter of the Decision	Focus on the main issue and involve people with the right knowledge.	A family decides to renovate their house. They consult a builder and their relative, who is an architect.
Family/ Organisational Structure	Consider family roles and assign decision-making responsibility to the right person.	Parents discuss with their teenage children before deciding on a vacation plan during school holidays.
Objectives and Policies	Align decisions with family goals and values and follow agreed-upon rules.	A family aiming to save money avoids taking a loan to buy an expensive car and instead chooses a used one.

Analysis of Alternatives	Compare different options, consider their benefits, costs, and risks.	A family planning to buy a fridge compares prices and energy efficiency of different brands before buying.
Communication	Clearly communicate the decision and make sure everyone understands and supports it.	Parents explain to their children why they are moving to a new city and how it will benefit the family.
Feedback and Evaluation	Allow open discussions, document decisions, and hold regular meetings to review progress.	The family sets monthly meetings to discuss their household budget and adjust it based on changing needs.

In **Table 2.2,** you will see the steps involved in the family decision-making process, including identifying different options and making informed decisions.

Table 2.2: Steps in the Family Decision-Making Process

S/N	Step	Process
1.	Identify the decision requirement	Recognise the need for a decision, whether it's planning a vacation, budgeting, or handling a family issue
2.	Gather information	Collect relevant information and input from all family members to ensure a well-rounded understanding
3.	Identify alternatives	Brainstorm a range of possible solutions or courses of action
4.	Evaluate alternatives	Evaluate alternatives Discuss and assess each alternative based on feasibility, benefits, costs and risks
5.	Make an informed decision	Choose the best option through consensus or if necessary, by the decision of the family leader(s).
6.	Implement the decision	Put the chosen solution or decision into action, assigning tasks and responsibilities as needed to see it being carried out.
7.	Monitor and review	Continuously monitor the outcomes and gather feedback from family members to review the decision and adjust if needed.

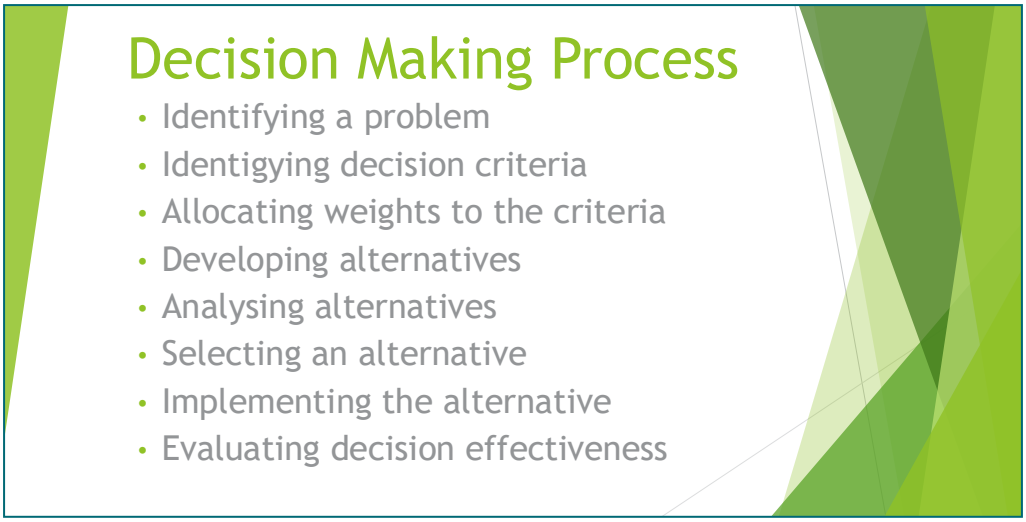


Figure 2.1: Concept of Decision Making

Activity 2.1 The concept of decision-making

What is Decision-Making?

Materials needed: Exercise book, pen/pencil.

Form a group with 4 classmates to do the following tasks.

1. Talk about and explain the meaning of decision-making.
2. Write out the meaning in one sentence.
   a. Give at least **two** examples of decisions you have made recently.

   For example:

      i. What you chose to eat and why you made that choice.
      ii. What clothes you decided to wear and what influenced your decision (e.g., weather, occasion, personal preference).
      iii. Explain the reason for each decision.

   b. Share your ideas with the group
   c. Compare your ideas with other groups during class discussions to cross check your rationale for decisions with others

Principles of Decision-Making

Materials needed: Flip chart paper, coloured markers, pencils, ruler.

1. Still in your group from the previous task, choose 1 principle of decision-making (e.g., thinking carefully, considering consequences, using facts).
2. Draw or make a chart to demonstrate the principle that your group has chosen
3. Share your drawings with the class and explain how they relate to the decision-making principle your group chose

Steps of Decision-Making (Expert Groups)

Materials needed: Flip chart paper, markers, coloured pencils, pictures/magazine cut-outs (optional).

In your groups of four from the previous tasks do the following.

1. Each group will be called a "Home Group."
2. Each group member should take a specific step of decision-making to discuss.
3. Home Groups (original group of 4)
   - Member 1: Identify the decision
   - Member 2: Gather information
   - Member 3: Evaluate options
   - Member 4: Make the decision
4. Expert Groups
   a. Join others who have the same step as you.
   b. Share ideas to talk about the following.
      i. What does the decision-making step mean?
      ii. Why is it important?
      iii. Give real-life examples (especially in families).
   c. Make a poster with the following information:
      i. The decision-making step name and its meaning
      ii. A simple diagram
      iii. One real-life example
5. Return to your Home Group.
   a. Teach your step to your group using your poster.
   b. Listen carefully when others teach their step.
   c. Write down the main points for all four steps.
   d. Together, draw one diagram showing all 4 steps connected.
   e. List challenges families face when making decisions.
   f. Choose one family example and explain how all steps apply.
   g. Prepare a 2-minute class presentation.
6. Present your summary to the class.
   a. Display your posters for others to see.
   b. Write down any new ideas you learn from other groups.

Innovative materials you can make to support your learning

- Step Cards: Cards showing the name, meaning and example of each decision-making step.

- Picture Sheets: Images of family decision situations (e.g., choosing a school, buying groceries) for inspiration.
- Icon Stickers: Simple icons for “think,” “choose,” “compare,” “act” to help visual learners and those with hearing difficulties in your group.

Examples

Figure 2.2: Drawings and Cut-Outs Illustrating Steps in Decision Making. Image source

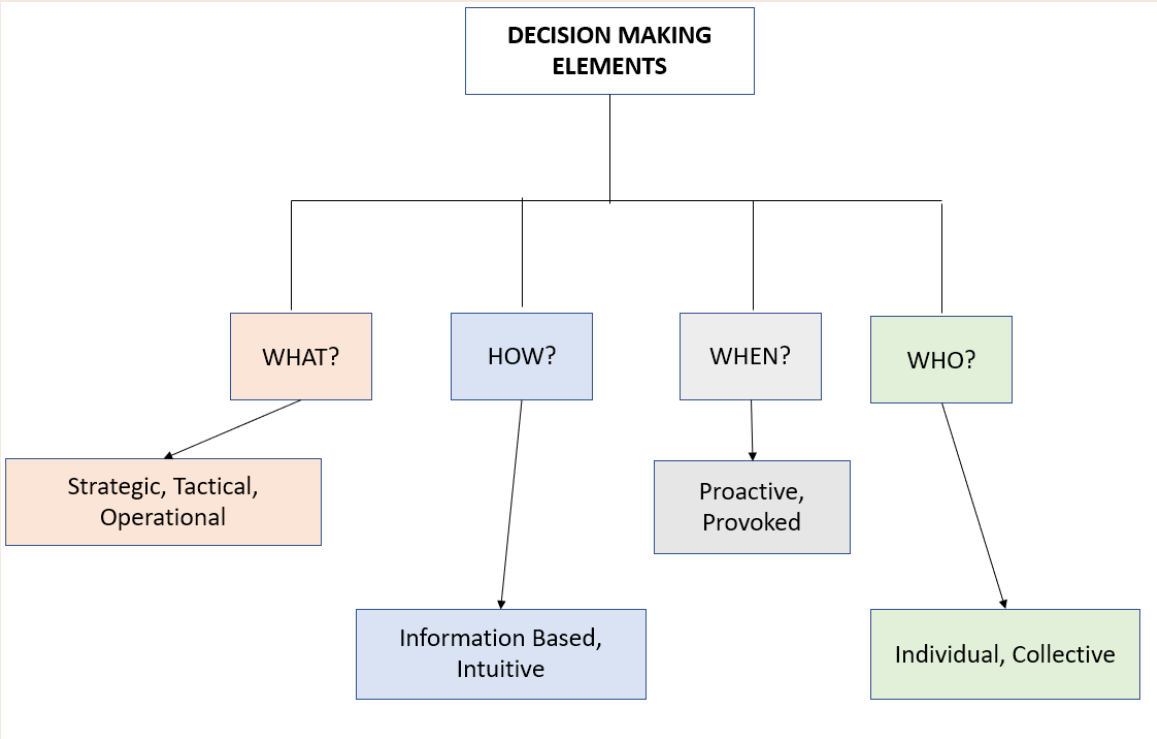


Figure 2.3: Sample Concept Map of Decision-Making Elements. *Image source*

Remember

- Participate actively in both Expert and Home Groups
- Ask questions if you're unsure about anything
- Support your group members
- Be creative with your visual materials
- Think about real family situations you know

Figure 2.4: A group of students and Family at a decision-making table

BENEFITS OF EFFECTIVE DECISION-MAKING

How Good Decision-Making Helps Everyone

Why is good decision-making important for individuals, families, and society? It is the basic element that impacts individuals, families, and society. Effective decision-making helps to achieve short and long-term goals, distribute resources well and bring unity that builds healthy relationships.

How Decision-Making Helps Individuals

1. Setting and Achieving Goals: Good decision-making helps individuals to set realistic short-term and long-term goals. It also helps to check the progress and make changes when needed.
2. Creating Better Daily Routines: Making good choices helps individuals to plan their daily schedule. This makes tasks easier to complete and reduces stress in your life.
3. Managing Resources Wisely: Decision-making helps individuals to use their money and time, and other resources, better. This leads to a more balanced and satisfying life.
4. Building Strong Relationships: Good decisions help individuals solve problems with others. When they consider other people's needs and feelings, they avoid arguments and build mutual respect with friends and family.
5. Increasing Confidence and Participation: Making decisions helps individuals to feel more confident and empowered. It also encourages teamwork when decisions are made together.

How Decision-Making Helps Families

1. Setting Family Goals Together: Decision-making helps family members share the same vision and work towards common goals. When families decide on household rules together, everyone understands what is important and works as a team
2. Creating Family Routines: Making decisions about daily routines helps families run smoothly. Everyone knows their roles and responsibilities, tasks get done on time, and this creates a sense of security for all family members.
3. Managing Family Resources: Good family decisions ensure that money and time are used wisely for essential needs like food, shelter, and clothing. Families can also plan savings and fun activities. Deciding how to spend time together strengthens family relationships.
4. Building Unity and Strong Relationships: When families make decisions together, it creates teamwork and shared responsibility. Open communication during decision-making builds trust and makes family relationships stronger.
5. Including Everyone in Decisions: Involving all family members in decision making makes everyone feel valued and important. This helps children develop essential life skills like communication, which are important for their growth.

How Decision-Making Helps Society

1. Setting Community Goals Together: Good decision-making helps society progress and develop. When individuals and families make good decisions, society grows, and people get better opportunities. For example, when families protect water bodies, everyone benefits from clean water. Community decisions focused on long-term goals ensure sustainable development.
2. Creating Better Work Systems: Decision-making improves productivity in society. When people work together and follow good routines, it encourages teamwork and creates stability, which helps society grow.
3. Sharing Resources Fairly: Good decisions help society share resources like money, land, and services fairly among all people. This creates a stronger economy and ensures resources are used effectively and conserved for the future.
4. Building Unity and Peace: When everyone is included in making decisions, it creates a sense of belonging and promotes unity. Collective decision-making reduces inequalities. Decisions that consider different viewpoints and promote fairness create peace and harmony in society.
5. Encouraging Everyone to Participate: Decision-making encourages all community members to take part in developing their society. This participation strengthens democracy and civic engagement. When people actively participate in community decisions, they feel a sense of belonging and shared responsibility.

Activity 2.2 Decision-Making in Real Life

Goal: Work together to understand why decision-making is important for individuals, families, and society and practise it in a real-life situation.

Materials: Notebook, pen/pencil, optional phone for recording.

1. Organise yourselves into small groups of 4-6.
   i. Choose a group name.
   ii. Assign simple roles (Leader, Recorder, Timekeeper, Speaker).
2. Why is decision-making important?
   a. *Group Talk:* Discuss together.
      i. For Individuals: How does decision-making help people grow, reach goals, and use time and resources wisely?
      ii. For Families: How can decisions keep a family united, manage resources, and solve problems?
      iii. For Society: How do family and individual decisions help the whole community?
   b. Write 3 clear points for each of the following (Individual, Family, Society).
   c. Choose your best example to share later.
3. In your small groups, review the scenario below and discuss decision-making processes.

Scenario

Two students must choose between attending a friend's birthday party on Sunday or studying for exams starting Monday. Student A: Needs to improve from 75% to 80% for preferred elective subjects. Student B: Needs to improve from 65% to 70% to avoid remedial classes. The maths examination is on Tuesday (their hardest subject). They planned a 6-hour Maths study on Sunday. The birthday friend is moving away after the semester. Family and friends have different expectations.

   a. In your group, discuss who might be involved in the decision-making process that the students would talk to (e.g., parents, teachers, the birthday friend, study group)? Explain why it is important that they involve those people in the decision-making process
   b. Discuss why involving others can make decisions better.
   c. Work through the 7-step decision-making process for this scenario
      i. Identify the problem/What do they need to decide?
      ii. What information do they need?
      iii. What are all the choices and possible outcomes?
      iv. Pros and cons of each choice?
      v. Which choice is best?
      vi. How will they do it?
      vii. How will they know if it worked?
4. Share your work with the class

a. Present your group discussion as a short radio news report (live or recorded). Consider the following points in your presentation.
   i. Explain 3 reasons why decision-making is important for each of the following: Individual, Family, Society.
   ii. Describe the 7-step decision-making process as it applies to the student scenario.
   iii. Discuss why involving others will be helpful in this scenario
b. Each group will present their report, and you should give feedback as you listen to other groups.
   i. Say one thing you liked.
   ii. Share one creative idea they had.
   iii. Say one new thing you learned.

Success Tip

- When working as a group everyone should contribute to the process
- Keep discussions respectful and where possible connect the activity to real life.

EXPLORING THE TYPES OF DECISION-MAKING PROCESSES

Every day, individuals, families and communities make many decisions. From simple choices like what to eat for breakfast to important decisions about education, work, or family matters. Whether you live in Accra, Tamale, Cape Coast, or a village, making good decisions is important for reaching your personal and family goals

In Ghanaian communities, families make decisions in different ways. Some families follow traditional practices where elders decide. Other families involve everyone in discussions. Some decisions are made quickly, while others need time to talk with extended family or community members.

No matter where you live in Ghana or what your cultural background is, learning how to make good decisions can help you make better choices. These skills work whether you are choosing between going to a party or studying for exams, picking a career, managing family money, or solving family problems.

The examples you have studied show the kinds of decisions students across Ghana face every day. As you do these activities, think about how decision-making in your own family or community might be similar or different.

Types of Decision-Making Processes in Our Daily Lives

There are several decision-making processes that individuals, families and communities can use to achieve their set goals. These processes vary in their approach and complexity depending on the situation and cultural context. In family and household management, different types of decision-making approaches can be used depending on factors.

1. The importance of the decision
2. Time available to make the decision
3. Who will be affected by the decision
4. Cultural and family traditions
5. Available resources and information

The decision-making processes commonly used in Ghanaian families and communities below

Understanding Different Types of Decision-Making Processes

Autocratic Decision-Making

It is a decision-making process in which one person makes all decisions without asking others for their opinions.

Key Features

a. Single decision-maker (usually the eldest or head)
b. Quick decisions
c. No discussion with others
d. Clear authority

Real-Life Examples

a. A father deciding which school his children will attend
b. A market queen determining stall arrangements
c. A chief making decisions about community land use
d. A mother choosing what the family will eat for dinner

Advantages

a. Very fast decision-making
b. Clear responsibility
c. Works well in emergencies
d. No arguments or delays

Disadvantages

a. Others may feel left out
b. May miss important information
c. People might not support the decision
d. Can create resentment

When to Use

a. Emergency situations
b. Simple, routine decisions
c. When time is very limited
d. When one person has all the expertise needed

Democratic Decision-Making

In this type of decision process, everyone involved has a say in the decision through discussion and sometimes voting.

Key Features

a. All members participate
b. Open discussion
c. Voting or consensus
d. Shared responsibility

Real-Life Examples

a. Family meeting to decide where to spend Christmas
b. Students voting for class prefect
c. Community members deciding on development projects
d. Household members planning the family budget together

Advantages

a. Everyone feels included
b. Better ideas from many people
c. Higher satisfaction with decisions
d. Shared ownership of outcomes

Disadvantages

a. Takes a long time
b. Can lead to arguments
c. Difficult when people disagree strongly
d. May not work in emergencies

When to Use

a. Important family decisions
b. When everyone will be affected
c. When you have time to discuss
d. When different viewpoints are valuable

Chain Decision-Making

This type of decision process is also a decision that passes through different people or levels, one after another.

Key Features

a. Step-by-step process
b. Information flows in sequence
c. Each person may add or change something
d. Clear order of communication

Real-Life Examples

a. School fees information: Head teacher → Parent → Extended family → Decision
b. Traditional authority: Chief → Sub-chief → Family head → Household
c. Work decisions: Manager → Supervisor → Worker
d. Medical referrals: Nurse → Doctor → Specialist

Advantages

a. Clear steps to follow
b. Each level can add expertise
c. Respects hierarchy
d. Good record of the process

Disadvantages

a. Can be very slow
b. Information may get changed
c. Responsibility can be unclear
d. Things can slow down

When to Use

a. Formal organisations
b. When following traditional structures
c. Complex decisions needing different expertise
d. When documentation is important

Satellite Decision-Making

In the process, one central person makes the main decision but gets input from many others first.

Key Features

a. Central decision-maker
b. Input from various sources
c. Combines different perspectives
d. Final decision remains with the centre

Real-Life Examples in Ghana

a. Parents consulting teachers, relatives, and the child before choosing secondary school
b. A farmer asks neighbours, extension officers, and family before choosing crops
c. A trader consulting customers, suppliers, and family before expanding the business
d. Traditional ruler consulting elders, youth, and women before making community decisions

Advantages

a. Gets many different viewpoints
b. Central person still has control
c. People feel heard even if not deciding
d. Can gather expert advice

Disadvantages

a. The central person may feel overwhelmed
b. Difficult to coordinate all input
c. May take time to consult everyone
d. Some inputs may conflict

When to Use

a. Complex decisions affecting many people
b. When expertise is needed from different areas
c. When central authority must be maintained
d. Important long-term decisions

Centralised Decision-Making

In this decision process, a small group of people (usually leaders) make decisions for everyone else.

Key Features

a. Small group of decision-makers
b. Decisions affect a larger group
c. Limited input from others
d. Efficient coordination

Real-Life Examples in Ghana

a. Council of elders deciding village matters
b. School management team planning academic calendar
c. Family elders deciding on inheritance issues
d. Church leadership planning activities

Advantages

a. Very organised and efficient
b. Consistent decision-making
c. Clear accountability
d. Good for complex coordination

Disadvantages

a. Others may feel excluded
b. May not understand community needs
c. Can become disconnected from people
d. Risk of favouritism

When to Use

a. Large organisations or communities
b. When coordination is complex
c. When expertise is concentrated
d. For policy and planning decisions, etc.

Let's Explore: What Makes All Decision-Making Similar?

Before we look at differences, let's observe what all decision-making has in common.

1. They aim for goals: All decision-making processes try to help individuals, families and communities reach their goals.
2. They follow steps: Each process has clear steps that people follow to make decisions.
3. They involve people: All processes include people working together or individually to make choices.

4. They work differently in different situations: How well each process works depends on the situation and the type of decision being made

Let's Compare: How Decision-Making Processes Vary

Now let's observe how these five types of decision-making are different from each other.

Table 2.3: Focused How Each Decision-Making Process Works Differently

Type of Decision-Making	Who Decides?	Who Takes Part?	How Fast?	How Many People are Included?
Autocratic	One person decides everything	Very few or no other people are involved	Very fast	Only a few people were included
Democratic	Everyone decides together	Everyone takes part	It can be slow because everyone must agree	Everyone is included
Chain	Decisions pass from one level to the next	Different people at each level	It can be slow because it goes step by step	Some people are included at each level
Satellite	One main person decides, but asks others for ideas	Different groups give ideas before the decision	Medium speed, depending on how complex it is	Some people give ideas, but don't decide
Centralised	One person or a small group decides	Only the decision-makers are involved	Usually, fast decision-making	Few people included

Let's Explore: Decision-Making Challenges and Difficulties

Let's discover why decision-making can be challenging. Each method has different problems that make deciding difficult. Each decision-making process has benefits and challenges. The best choice depends on the situation and what the family or group needs.

1. *Autocratic Decision-Making*

a. People feel left out: When one person decides everything, others may feel ignored and stop caring.

b. Missing different ideas: Important viewpoints might be overlooked.

2. *Democratic Decision-Making*
   a. Takes too long: Getting everyone to agree can be very slow.
   b. Arguments happen: People may disagree and find it hard to work together.
3. *Chain Decision-Making*
   a. Messages get mixed up: Information can change as it passes from person to person.
   b. No one takes responsibility: It's hard to know who is responsible when things go wrong.
4. *Satellite Decision-Making*
   a. Hard to coordinate: The main decision-maker may struggle to work with all the different groups.
   b. Too complicated: Managing all the connections can become confusing.
5. *Centralised Decision-Making*
   a. Not enough input: Few people make decisions, so good ideas might be missed.
   b. Too much pressure: The decision-maker can become overwhelmed with too much work.
6. *Decentralised Decision-Making*
   a. Some people still take over: Even when trying to share decisions, some people may dominate.
   b. Hard to balance power: It's difficult to share authority fairly among everyone.

Activity 2.3 Exploring Decision-Making Types and Their Reasons

In this activity, you will work individually, in pairs and finally in groups of 4

Materials needed: Jotter, pen, optional flip chart for group notes.

Use the family holiday decision scenario below to do the following.

- Explore different types of decision-making.
- Find out why people choose each type.
- Think, discuss, analyse, and act it out.
- Follow three stages: Think → Act → Reflect.

Scenario: The Holiday Decision

A family has saved GH₵,000 and has one week off. They have some options to consider and must decide whether to: visit relatives in another region, go to a tourist destination, or stay home and make improvements to their house.

What are the different ways this family could make their decision?

Think about decision-making processes

1. Spend some time (5 minutes) thinking alone about the different decision-making processes.
2. Think about the scenario and different decision-making processes. Write down your thoughts in your jotter about these.
   a. How decision-making processes (democratic, autocratic, chain, satellite, centralised) are similar.
   b. How they are different.
   c. What makes each type special.
   d. Use the holiday scenario for examples.
3. Find a partner to share your thoughts and discuss your ideas together
   a. Talk about how families might handle the holiday decision using different processes
   b. Add new thoughts to your jotter
   c. Listen carefully to your partner's ideas
4. Combine with another pair to form a group of four.
   a. Share all your insights about decision-making processes
   b. Compare how different decision-making types would approach the scenario
   c. Write down the best ideas from everyone in your jotter
5. Create your summary.
   a. Work together to summarise your group's findings on a flip chart
   b. Include examples from the scenario if helpful
   c. Make it clear and easy to read for presentation
   d. In your group of four, report back to the whole class and share your main findings with everyone
   e. Listen to what other groups discovered and provide useful feedback

Role Play

1. Organise yourselves into groups with 4 to 6 members
2. Choose one decision-making type (democratic, autocratic, chain, satellite, or centralised).
3. Plan/write a 3-minute role-play
4. Your role play should be based on the holiday problem scenario. You should consider the different options in the scenario and outline how the decision-making process would be made using your chosen decision-making type
5. In your group, perform your role-play for the class.
   a. One person acts as recorder while the rest perform.
   b. Watch other groups and take notes on their performances.

Reflection as a whole class

Complete the table below (in your jotter) by listing different decision-making types and explaining why people choose each one. Before you start do the following.

1. Review: Look back at the different decision-making types you have learned about
2. Think: When might each type be useful?
3. Reflect: Comparison of different types of decision-making

Decision-Making Type	Reasons for Choice	What's the Same	What's Different
Democratic			
Autocratic			
Chain			
Satellite			
Centralised			

Tips

a. Think about when each decision-making type is useful

b. Who benefits from the different decision-making types

c. When would you use different decision-making styles

d. Use sentence starters like;

   i. *"People choose this because…"*

   ii. *"This works well when…".*

   iii. *Families use this when they need to...*

   iv. *This is good for situations where...*

e. Questions to guide your thinking.

   i. *When would this type be most useful?*

   ii. *What situations make this type necessary?*

   iii. *What are the benefits of using this type?*

   iv. *Who benefits most from this approach?*

f. Check your work

i. *Does each reason explain why people choose that type?*

   ii. *Are your answers clear and complete?*

   iii. *Did you use your own words?*

Self-Reflection – Think about the questions below and make a note of your answers.

1. *Which decision-making process did your group use in the role-play?*

2. *How was it similar or different to other groups' processes?*
3. *When would each type of decision-making be most useful?*
4. *Which process worked best for the holiday scenario — and why?*

SOCIO-CULTURAL INFLUENCES ON FAMILY DECISION MAKING

Earlier, we explored different decision-making processes that families use. Now, let's discover what influences families to choose one process over another. Several social and cultural factors affect how families make decisions.

What Influences How Families Make Decisions?

Family decision-making is influenced by different social and cultural factors. These factors shape the values, priorities, and ways family members make decisions. To understand these influences, we need to look at the family's cultural background, social situation, and individual circumstances. The main factors include:

Cultural Values and Beliefs

1. Collectivism vs. Individualism: In Ghanaian society, collective decision-making is highly valued. Family decisions consider the well-being of the whole group or family. In contrast, individualistic cultures (like those in the United States) emphasise personal preferences and individual choices.
2. Religious Beliefs: Religious practices and teachings influence family roles, gender expectations, and what choices are considered acceptable.

Social Norms and Traditions

1. Gender Roles: Traditional gender roles determine who makes certain decisions within the family. This varies from one society to another. For example, in many families, women make decisions about food preparation and housekeeping, while men make decisions about activities like farming or construction work.
2. Age Hierarchy: Older family members often have authority over major family decisions, such as those related to marriage and education.
3. Education Level: Families with higher education levels often use more inclusive decision-making processes. Educated family members are more likely to value evidence-based decisions.
4. Economic Status: Whether a family has money or not affects how urgent decisions are and what type of decisions they make. Financial situation helps families prioritise their needs and focus on immediate necessities.

Communication Patterns

Open and direct communication leads to more transparent and participatory decisions. A family that has migrated with other family members elsewhere often uses a blend of their ethnic cultural practices with those of the new area for successful decision-making.

Historical and Political Context

Historical and political systems direct or shape decisions because an individual bases their decision on their own experiences. For instance, an individual who has experienced war will think of security as the number one priority.

Technological Advancements

1. Access to information: Technology and the internet give families a lot of information, making it easier for everyone to be involved in decisions.
2. Social media influence: Social media can influence opinions and choices, especially for younger family members, by showing them different views and trends from around the world.

Peer and community influence

1. Peer pressure: Friends can have a big impact on choices, especially for teens. Their opinions can affect decisions about school, lifestyle, and social activities.
2. Community standards: The values and expectations of the community can also shape decisions, including those about marriage, parenting, and career success.

Enhancing Quality of Life Through Decision-Making - How to Apply Decision-Making in Real Life?

Using decision-making processes in real situations helps you make thoughtful, informed, and effective choices.

Decision-making processes

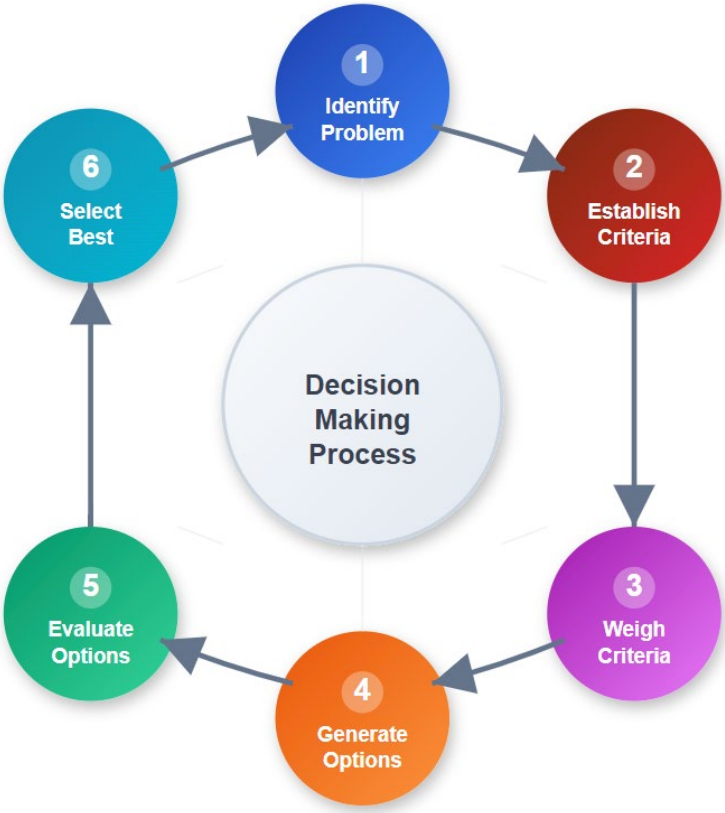


Figure 2.6: Stages of Effective Decision-Making. *Image source*

Example: Deciding Whether to Accept a New Job Offer

Step 1: Identify the decision - you need to decide whether to accept or decline the job offer.

Step 2: Gather information to collect important details about.

a. The company and job role
b. Salary and benefits
c. Company culture and location
d. Research the company on the internet
e. Ask current employees or customers for their opinion

Step 3: Identify your options to consider your alternatives.

a. Accept the offer as it is
b. Negotiate for better terms
c. Reject the offer completely

Step 4: Evaluate each option. Think carefully about each choice.

a. What happens if you accept?
b. What are the consequences of rejecting?
c. If you negotiate, what terms matter most? (salary, benefits, time off)

Step 5: Make your decision. Choose the best option based on your evaluation of all the alternatives.

Step 6: Take Action. Be clear about your decision

a. Write an acceptance letter if you decide to take the job
b. Write a letter of rejection if you decide not to accept

Step 7: Review Your Choice. Monitor how your decision works out and learn from the experience for future decisions.

Activity 2.4 Exploring How Culture Shapes Family Decisions

Purpose: To explore how cultural, social and economic factors influence family decision-making, and to identify the characteristics, strengths and challenges of different decision-making styles.

Materials needed: Props, chart paper and markers (or exercise books for notes).

Organise yourselves into groups of 4-6

1. In your groups, choose one decision-making style to explore.
   a. Autocratic
   b. Democratic
   c. Chain
   d. Satellite
   e. Centralised
2. Create a scenario (3-5 mins) to show your chosen decision-making style.
   a. Create and act out a short, realistic scenario. You could create your own or use any of the following examples: A family making a vacation decision, a family discussing a new business venture, making decisions about a relative with health issues, or resolving a family conflict.
   b. Your scenario should show
      - Who makes the final decision?
      - How much input do others have?
      - How is information shared?
      - How quickly is the decision made?
      - What advantages and challenges are shown?
   c. Use simple props if needed
   d. Observe the scenario, and take notes to consider the following questions
      i. How did communication affect the decision-making process?

ii. What are the key characteristics of the decision-making styles?

iii. What were the strengths and challenges of different decision-making styles?

3. Group Analysis

a. On chart paper or in your notebook, create a summary table.

Decision-Making Type	Key Characteristics	Advantages	Challenges

b. Consider Cultural Influences

i. Identify at least three socio-cultural factors (e.g., traditions, religion, community expectations, economic status) that might affect the decision-making style/s you observed.

ii. Give real-life examples of how these factors help or challenge families.

4. Class Sharing

a. Present your findings to the class.

b. Listen to other groups and note similarities/differences.

Self-Reflection (Individual)

1. *Which decision-making style is most common in your family or community?*
2. *What makes it effective or challenging?*
3. *When might another style be better?*
4. *How can understanding these differences improve family decision-making?*

INTRODUCTION TO COMMUNICATION

You have learned about decision-making and how families and communities choose the best options to solve problems and achieve goals.

How do families share ideas and agree on decisions together? The answer is communication.

Why do communication and decision-making go together

Think about the decision-making steps you have learned.

1. Gather information (requires talking and listening)
2. Share alternatives (needs everyone to communicate ideas)

3. Make decisions (involves discussion and understanding)
4. Implement plans (needs clear communication)

You can see that good communication makes decision-making work better.

How does communication unlock effective decision-making in families and communities? Just as decision-making follows specific steps, communication also has its own process and skills. Together, they create the foundation for strong families and successful communities.

What is Communication?

Communication is the process of sending and receiving messages between individuals, families, groups or places.

Think about it: *Every day, you meet and talk with people such as your family, friends, teachers and community members. When you tell your friend about your weekend, send a text message or even smile at someone, you are communicating.*

Figure 2.1: People communicating through different means

Why is Communication Important?

Communication helps us to do the following things, making it important in our daily interactions with others.

1. Share our thoughts and feelings
2. Understand others better
3. Solve problems together
4. Build strong relationships
5. Make good decisions as a family or group.

The Communication Process

Communication happens in four main steps. Let's explore each step

Table 2.1: The Communication Process

Step	What Happens	Example
1. Sender	The person who wants to share a message	A brother wants to tell his sister about school.
2. Encoding	Putting thoughts into words, gestures, or symbols	The brother chooses the right words in the local language to explain
3. Receiver	The person who gets the message	The sister listens to what he says
4. Decoding	Understanding what the message means	The sister understands the brother's story about school.

Communication Process

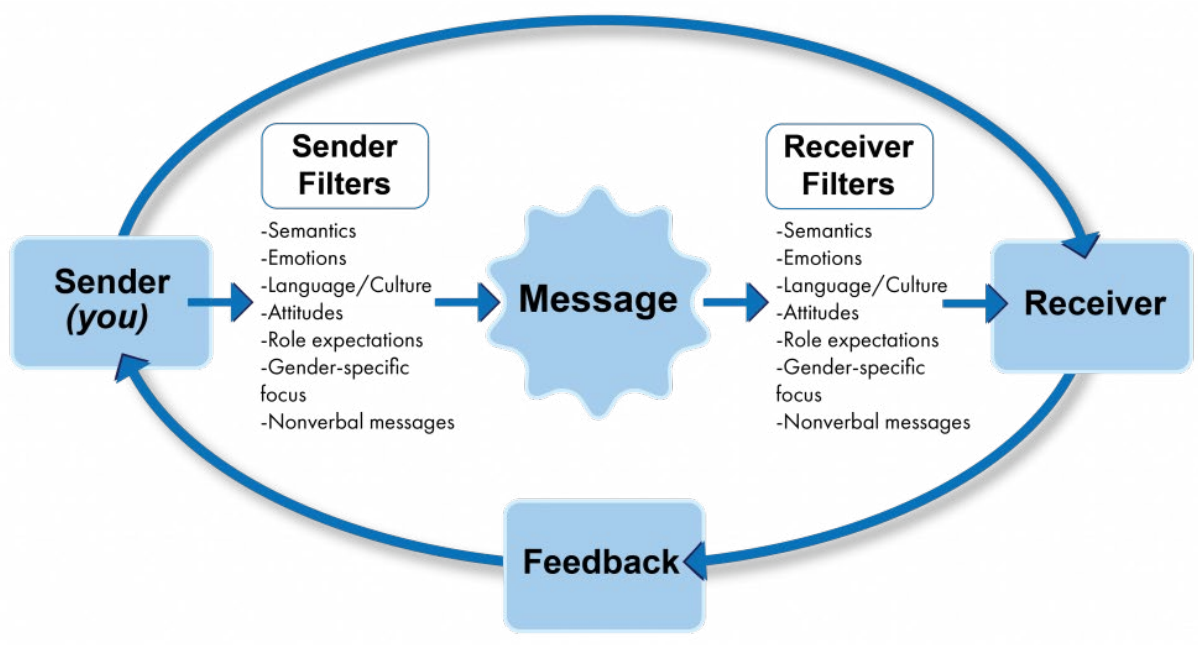


Figure 2.2: The Four Steps of Communication

Let's Break Down Each Step.

Step 1: The Sender (Communicator)

The sender is the person who starts the communication. They do the following.

a. Have something important to share
b. Choose how to share it (speaking, writing, gestures)
c. Decide when and where to communicate
d. Make sure their message is clear

Example: a child wants to tell the parent about examination results.

Step 2: Encoding the Message

Encoding means putting your thoughts into a form that other people can understand. This includes the following.

a. Choosing the right words
b. Using an appropriate tone of voice
c. Adding hand gestures or facial expressions
d. Deciding whether to speak in English or the local language

Example: A child decides to speak in a local language and uses a happy tone to share the good news.

Step 3: The Receiver (Audience)

The receiver is the person who gets the message. They must;

a. Listen carefully or read attentively
b. Pay attention to both words and body language
c. Try to understand what the sender means
d. Give feedback to show they understand
e. Example: The parent listens carefully and watches the child's facial expressions.

Step 4: Decoding the Message

Decoding means understanding what the message really means. The receiver;

a. Uses their knowledge and experience
b. Interprets the words and gestures
c. Understands both the obvious and hidden meanings
d. May ask questions for clarification

Example: The parent understands that the child did well in the examination and is excited to share the news.

The Six Elements of Good Communication

When families and groups make decisions together, good communication is very important. Here are the key elements.

Active Listening

What it means: Paying full attention to what someone is saying

How to do it

1. Look at the person speaking
2. Listen without interrupting the speaker
3. Ask questions to understand better

4. Remember what was said

Why it is important: When people feel heard, they trust the decision-making process more. For example, during a family meeting about choosing a new house, everyone listens carefully to each person's concerns.

Maintain Good Posture

What it means: How you hold your body when communicating

Good posture includes the following.

1. Standing or sitting up straight
2. Keeping arms open (not crossed)
3. Making eye contact
4. Facing the person, you are talking to

Why it matters: Good posture shows confidence and respect, making others feel comfortable sharing their ideas.

Clarity

What it means: Speaking or writing in a way that is easy to understand

How to be clear

1. Use simple words
2. Speak at the right speed
3. Give examples when needed
4. Organise your thoughts before speaking

Benefits

1. Prevents misunderstandings
2. Saves time
3. Helps everyone follow decisions and plans
4. Example: Instead of saying "We need to implement a comprehensive strategy," say "We need to make a clear plan and follow it.

Feedback

What it means: Responding to show you understand or asking for clarification

Types of feedback

1. Verbal: I understand. Can you explain more?
2. Non-verbal: Nodding, facial expressions
3. Questions: Do you mean...? or What if...?

Why feedback is important

1. Shows people their message was received
2. Helps identify areas for improvement
3. Creates open communication
4. Builds trust in the group

Friendliness

What it means: Being kind, welcoming and approachable

How to show friendliness

1. Smile when appropriate
2. Use a warm tone of voice
3. Show interest in others' opinions
4. Be patient with different viewpoints

Benefits

1. Makes people feel comfortable sharing ideas
2. Reduces tension during difficult decisions
3. Builds healthy relationships
4. Encourages participation from everyone

Confidence

What it means: Speaking with assurance and believing in your message

How to show confidence

1. Speak clearly and at a good volume
2. Use facts to support your points
3. Stand or sit with good posture
4. Make eye contact with listeners

Why confidence matters

1. Inspires trust in your ideas
2. Encourages others to participate
3. Helps move decisions forward
4. Shows leadership

Table 2.2: Quick Reference Guide for Good Communication

Element	What to Do	What NOT to Do	Result
Active Listening	Pay attention, ask questions	Interrupt, look away	People feel heard
Good Posture	Stand straight, open arms	Cross arms, slouch	Shows respect and confidence
Clarity	Use simple words, give examples	Use big words, confuse	Everyone understands
Feedback	Respond, ask questions	Stay silent, ignore	Better understanding
Friendliness	Smile, be kind	Be rude, unwelcoming	Comfortable atmosphere
Confidence	Speak clearly, use facts	Mumble, doubt yourself	Trust and leadership

Activity 2.5 Practical Communication Practice

For this activity, you will have to pair up with a classmate. With your partner, practice effective communication. This involves using good posture, speaking clearly and active listening.

1. One of you will tell a story, for example about and the other will practice active listening. Then you will switch roles. But before you commence your story, check your posture, consider the following.
   a. Stand in front of a mirror or have your partner observe you.
   b. Practice different postures and discuss with your partner which shows confidence and friendliness.
2. While telling the story about your weekend, observe during the communication process

Communicator

a. Did the communicator maintain good posture
b. Did they speak clearly, using language that was easily understood by the listener
c. Were they friendly, i.e. did they smile, appear welcoming

Listener

a. Did the listener maintain eye contact?
b. Did they ask good questions?

c. Did they show they understood?

3. **Clarity Challenge**

For this activity, you will focus on clarity. One of you will explain how to prepare your favourite Ghanaian dish to your partner. Then you will switch roles.

When communicating, consider these points.

a. Use clear, simple language and describe the process in simple steps

b. Check if your partner understands each step.

c. Ask them to repeat the preparation steps back to you, to check that they have understood

What are the key terms to remember

1. *Communication:* Sending and receiving messages between people
2. *Sender:* The person who starts the communication
3. *Receiver:* The person who gets the message
4. *Encoding:* Putting thoughts into words or symbols
5. *Decoding:* Understanding what a message means
6. *Active Listening:* Paying full attention to what someone is saying
7. *Feedback:* Responding to show understanding or ask for clarification

Self-Reflection

Think of a time when communication went wrong in your family or in school.

1. *What element of good communication was missing?*
2. *How can you improve your listening skills at home and school?*
3. *Why is it important to be friendly when communicating with others?*
4. *Give an example of how clear communication can help solve a problem in your community.*

Homework Assignment

Task: Practice good communication at home this week. Choose one family decision (like what to cook for dinner or how to spend the weekend) and use all six elements of good communication during the discussion.

Report on the task by writing a short paragraph about;

1. Which communication element was easiest to use
2. Which one was most challenging
3. How good communication helped your family make a better decision

TYPES OF COMMUNICATION: DIFFERENT WAYS TO CONNECT

Every day, individuals and families communicate in many ways. Sometimes they use words, sometimes they do not use words. Let us explore the six main types of communication and learn when to use each one.

Types of Communication

Table 2.3: The Six Types of Communication

Type	What It Is	Examples	When to Use
Verbal	Using spoken or written words.	Talking, texting, letters.	Daily conversations, school work.
Non-verbal	Using body language and gestures.	Smiling, pointing, nodding.	Supporting your words, showing emotions.
Visual	Using pictures and symbols.	Charts, drawings, signs.	Explaining complex ideas.
Formal	Following official rules and structure.	School announcements, official letters.	Important or official situations.
Informal	Casual, relaxed communication.	Chatting with friends, family talk.	Everyday interactions.
Electronic	Using technology to communicate.	WhatsApp, email, video calls.	Quick messages, long-distance communication.

Verbal Communication

Using spoken or written words to share messages.

Spoken Communication

1. Talking with your family in a local language like Dagaare, Twi, Ga or Ewe, etc.
2. Giving a presentation in English class
3. Making phone calls to relatives
4. Participating in a school assembly

Key Features for Good Spoken Communication

a. *Clear language:* Use words your audience understands
b. *Right tone:* Sound friendly, serious or excited as needed
c. *Good pitch:* Not too high or too low

Figure 2.3: Friends talking - an example of spoken communication

Written Communication

1. Writing letters to pen pals
2. Sending text messages
3. Completing school assignments
4. Writing in your diary

Key Features for Good Written Communication

a. Correct grammar: Follow language rules
b. Clear structure: Organise your ideas logically
c. Appropriate style: Match your writing to the situation

Figure 2.4: An example of written communication between colleagues. Image source

Non-Verbal Communication

Communicating without words using your body

Table 2.4: Common Non-Verbal Signals

Body Language	What It Means	Ghanaian Example
Nodding	Agreement or understanding	Saying yes during a conversation
Folded arms	Defensive or closed off	Feeling upset or protective
Smiling	Friendliness or happiness	Greeting someone warmly
Eye contact	Attention and respect	Listening to your teacher
Pointing	Showing direction	Giving directions to a visitor

Why Non-Verbal Communication is Important

1. It can support or contradict your words
2. It shows your real feelings
3. It helps people understand you better
4. It's often more honest than words

Figure 2.5: Infographics of Different body language expressions. Image source

Visual Communication

Using pictures, symbols and visual aids to share information

Common Visual Communication Tools

In School

a. Charts and diagrams on classroom walls
b. Maps of Ghana showing regions
c. Infographics about health topics
d. PowerPoint presentations

In the Community

a. Road signs and traffic lights
b. Shop signs and advertisements
c. Warning symbols on products
d. Traditional symbols and their meanings

Benefits of Visual Communication

1. Makes complex information easier to understand
2. Helps people remember information better
3. Works across different languages
4. Catches the other person's attention quickly

Formal Communication

Official communication that follows rules and protocols

Characteristics of Formal Communication

1. Professional tone: Serious and respectful
2. Clear structure: Organised with proper format
3. Usually written: Documented for record-keeping
4. Follows hierarchy: Goes through proper channels

Examples in different settings

In School

a. Official school announcements
b. Report cards and certificates
c. Letters to parents
d. School policy documents

In Community

a. Government announcements
b. Official letters from chiefs

c. Legal documents
d. Business contracts

Informal Communication

Casual, relaxed communication without strict rules

Characteristics of Informal Communication

1. Relaxed tone: Friendly and comfortable
2. Flexible structure: No strict format
3. Spontaneous: Happens naturally
4. Builds relationships: Creates closer bonds

Examples in different settings

At Home

a. Chatting with family during meals
b. Playing games with siblings
c. Sharing stories with grandparents
d. Discussing daily activities

With Friends

a. Talking during break time
b. Sharing jokes and stories
c. Planning weekend activities
d. Social media conversations

Benefits

1. Builds healthy relationships
2. Encourages openness and trust
3. Makes communication more enjoyable
4. Helps people feel comfortable

Electronic Communication

Using technology and digital tools to communicate

Table 2.5: Popular Electronic Communication in Ghana

Tool	Best For	Advantages
WhatsApp	Quick messages, group chats	Fast, free, works on any phone
Phone calls	Urgent matters, personal talks	Direct, immediate response

Email	Formal messages, documents	Professional, keeps records
Video calls	Seeing distant family/friends	Face-to-face feeling from far away
Social media	Sharing updates, staying connected	Reaches many people at once

Advantages of Electronic Communication

1. *Speed:* Messages arrive instantly
2. *Convenience:* Communicate anytime, anywhere
3. *Global reach:* Connect with people worldwide
4. *Record keeping:* Save important messages
5. *Cost-effective:* Often cheaper than traditional methods

Things to Remember

1. Not everyone has access to technology
2. Internet connection may not always be reliable
3. Important messages should have backup methods
4. Be respectful and appropriate online

Choosing The Right Type of Communication

Situation	Best Communication Type	Why
Emergency at home	Verbal (spoken) + Electronic (phone)	Quick and direct
School presentation	Verbal + Visual (charts/slides)	Engages audience, explains clearly
Comforting a sad friend	Non-verbal (hug) + Verbal (kind words)	Shows care and support
Applying for a job	Formal written	Shows professionalism
Chatting with classmates	Informal verbal	Builds friendships
Explaining complex concepts or ideas	Visual (diagrams) + Verbal	Makes it easier to understand

Why Communication Matters for Healthy Families

1. **Building Strong Relationships**
   a. Good communication builds trust between family members.
   b. It helps solve problems quickly.

c. Family members feel heard and understood.
d. It brings the family closer together.

2. **Creating Social Connections**
   a. Communication helps families connect with others.
   b. It builds respect in the community.
   c. Families can get help and support when needed.
   d. Everyone feels included and valued.

3. **Making Better Decisions**
   a. Good communication shares important information clearly.
   b. Everyone works towards the same goals.
   c. Problems are spotted early.
   d. All family members can give their ideas.
   e. Plans are carried out properly.

How Communication Helps Family Decision-Making

Good communication creates a safe space. Family members can share ideas freely. Everyone participates in making decisions. This leads to better choices for the whole family. The major benefits include these.

1. Clear Understanding: Everyone knows what the problem is.
2. Everyone Participates: All family members can share their thoughts.
3. Solves Conflicts: Problems are discussed and solved peacefully.
4. Builds Trust: Family members trust each other more.
5. Meets Everyone's Needs: Decisions consider what everyone wants.
6. Shared Goals: The family agrees on what's important.
7. Less Stress: Clear communication reduces worry.
8. Better Problem-Solving: Family members work together to find solutions.
9. Clear Responsibilities: Everyone knows their role.
10. Healthy Bonds: Family relationships become stronger.

Activity 2.6 Types of communication

Organise yourselves into a group with four of your classmates.

1. Think individually about the types of communication whilst considering the following questions.
   a. In which ways do we send a message to someone?
   b. In what forms do we receive information?
2. Find a partner to form a pair with, within your group.

a. With your partner, discuss your thoughts on the questions from ***point 1*** above, and compare ideas about the types of communication.

b. Still with your partner, identify for each type of communication: verbal, non-verbal, written, and visual, the following ;

i. One similarity

ii. One difference

iii. One challenge

3. You and your partner should share your thoughts/findings with the larger group.
4. After sharing with the larger group, share your work with the entire class by doing the following.

a. Write down key points on the whiteboard for everyone to see

b. Identify what similarities you find among the types of communication

c. Identify the differences between the different types of communication.

d. Identify the challenges of the different types of communication.

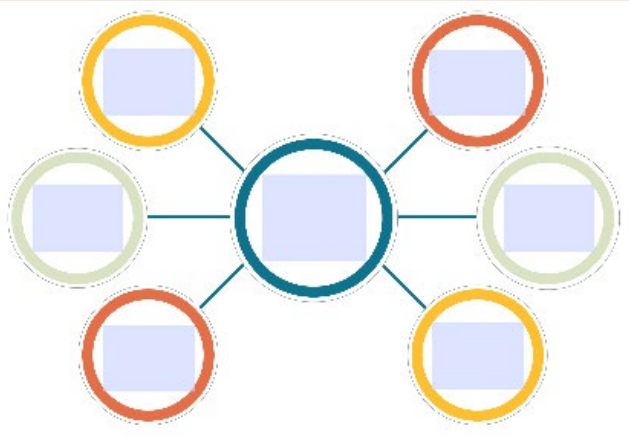
e. Highlight the importance of using various types of communication effectively

Activity 2.7 Communication Gallery Walk

In a group with some classmates, create a concept map or cartoon on chart paper or a flip chart. Illustrate the different types of communication you have learned about. Be creative!

1. Use colours, drawings, and illustrations to make your concept map visually appealing and easy to understand.
2. Hang your finished maps around the classroom or in a designated area. As a class, do a "gallery walk" to view each group's work.
3. Use sticky notes to leave positive feedback or constructive comments on each group's work as you walk around.

Example concept map



Activity 2.8 Communication in Decision-Making

Work in a small group to create and perform a realistic scenario that demonstrates how effective communication helps people make informed decisions.

Materials needed: Paper for planning and notes, Simple props (optional)

Form a group with your classmates, consisting of about 4 to 6 members.

1. **Choose a decision-making situation** (family, school, or community).

Examples

   a. Planning a school event
   b. Deciding on a class trip
   c. Starting a family business
   d. Resolving a family/friendship conflict

2. **Plan your scenario**
   a. Decide the setting and characters.
   b. Your scenario should include at least two forms of communication (verbal, non-verbal, written, or visual).
   c. Include clear decision-making steps: sharing ideas, listening, giving feedback and agreeing on a choice.

3. **Assign roles and prepare**
   a. Each person plays a role.
   b. Think of what each character will say or do.
   c. Include both advantages and challenges in communication during the decision process.

4. **Perform your role-play** (3-5 minutes)
   a. Show a creative and realistic scenario
   b. Use clear communication and language that others will understand
   c. Show evidence of decision-making steps
   d. Demonstrate respect, active listening, and clear expression of ideas.
   e. Demonstrate both group cooperation and individual contributions

Self-Reflection

Record your thoughts on these questions.

   a. *What communication strategies worked best in your scene?*
   b. *How did communication affect the decision reached?*
   c. *What could have been done better?*

Ideas for some Props for Family or School Decision-Making Scenes

Furniture and Setup

- Classroom desks/chairs arranged like a meeting table
- Small table with chairs for a "family living room" look
- Whiteboard or flip chart for "meeting notes"

Stationery & Visuals

- Notebooks and pens (to show note-taking)
- Printed posters or flyers (for event planning)
- Chart paper with markers (to illustrate ideas)
- Sticky notes for brainstorming

Household or Everyday Items

- Mobile phone (for "calling" or "messaging")
- Newspaper or magazine (for "reading news" or "research")
- Plastic cups or empty bottles (for refreshment scene)
- Bag/backpack (for "school" or "travel" scenes)

Costume Accessories (optional for fun and clarity)

- Scarves, caps, or jackets to show different characters (elder, student, parent, teacher)
- Glasses for a "professional" look
- Apron (if doing a family business or cooking decision scene)

Symbolic Items

- Toy microphone (for the "speaker" in meetings)
- Small box or envelope (for collecting votes)
- Printed "budget sheet" or "plan" (for financial decision scenes)

EXTENDED READING

- Elizabeth, A. & Mercy K. (2017), Understanding Management in Living. Kwadwoan.
- Computer, camera and smartphones (if possible).
- Open Educational resources such as videos, charts, pictures and text on decision-making principles, process and communication

REVIEW QUESTIONS

1. Explain the concept of decision-making.
2. Explain the principles of decision-making.
3. Identify the similarities, differences and challenges of the different decision-making processes.
4. Describe the steps of decision-making processes that individuals, families and societies can employ to achieve their set goals.
5. The family of Mr. Kwesi is having a meeting to decide which programme their last born, Rose, will study in senior high school. The characters in the meeting
   a. Mr. Kwesi (father)
   b. Mrs. Kwesi (mother)
   c. Afua (elder sister)
   d. James (elder brother)
   e. Rose (last born)

   Task

   Write a short, clear dialogue showing how the family discusses and decides on the programme Rose will study.

   a. Include each character speaking at least once.
   b. Show different opinions and reasons for each choice.
   c. End with the family agreeing on one programme.
   d. Make sure the dialogue shows good communication and understanding of key points
6. Explain the term communication.
7. Enumerate **five** elements of good communication skills in the decision-making processes.
8. Discuss steps involved in the communication process.
9. Compare different types of communication using tables.
10. Identify three important factors of good communication in family decision-making.
11. Indicate any **five** ways good communication promotes decision-making among families

SECTION

3 ENTREPRENEURSHIP AND BUSINESS DEVELOPMENT

PERSONAL AND FAMILY RESOURCE MANAGEMENT

Creative Product Development and Entrepreneurs

INTRODUCTION

Entrepreneurship is about turning creative ideas into products and services that solve problems in the community while creating income opportunities. In this section, you will discover how to become a successful young entrepreneur. You will start by learning the basic concepts and stages of product development - how to transform your ideas into real products using materials and resources available around you. Next, you will explore how to evaluate and improve your products through feedback, making them better quality and more appealing to customers. You will also identify the different types of resources - financial, human, physical, and technological - needed to start and run a successful business. You will learn practical budgeting skills and discover how your family resources can support your entrepreneurial dreams. Finally, you will develop strategies for setting up your own business, from creating business plans to choosing the right legal structure. By the end of this section, you will have the knowledge and confidence to start your entrepreneurial journey and create products that transform your community.

KEY IDEAS

- Applying Business Growth Strategies: Using planned methods such as marketing, competitive pricing and good customer service to expand and sustain a business.
- Creating a Business Plan: Preparing a written guide that explains the product, production steps, required resources, costs and selling strategies.
- Identifying and Organising Resources: Finding out the materials, skills, tools, time, and money needed for product development and arranging them for efficient use.
- Improving Product Quality: Making changes to a product based on testing and feedback to enhance its appearance, performance and customer satisfaction.
- Turning Ideas into Products: The process of changing a creative idea into a real product by planning, designing and producing something that meets a need or solves a problem.
- Using Decision-Making Skills: The ability to choose the best option for a product or business by weighing the advantages and disadvantages of different choices.

FROM IDEAS TO COMMUNITY-TRANSFORMING PRODUCTS

Across Ghana, young people are turning creative ideas into successful businesses by combining resource management skills with smart decision-making. From a youth in Kumasi transforming kente-inspired hair accessories into a successful venture, to learners in Accra producing affordable soap, an entrepreneur in Tamale offering local phone repairs, and learners in Cape Coast delivering school supplies, each success began with identifying community needs, using available resources and planning strategically. These stories illustrate how creativity, skills and resourcefulness can transform dreams into reality, which is an essential foundation for product development. In this section, you will explore how to generate product ideas, refine them through feedback, organise resources and apply strategies for sustainable growth, equipping you to start your own entrepreneurial journey.

Understanding the Concept of Product Development

What is product development?

Product development is simply turning ideas into real products that people want to buy. It starts when there is an idea for something useful, like a new type of soap, a mobile phone accessory, or a food product. Then these steps are followed.

1. **Design**: Plan how the product will look and work
2. **Create**: Make the actual product using available materials
3. **Improve**: Test it and make it better based on feedback
4. **Launch**: Sell it to customers in the community or market

The goal is to create something that: Solves a problem people have, meets their needs and preferences, appeals to customers so they want to buy it and can be sold successfully in the community. For example, if families in a community struggle with storing food fresh without refrigeration, someone might develop a special food storage container using local clay and natural preservatives. The container would be designed, a sample would be made using available materials, it would be tested with different foods, the design would be improved based on how well it keeps food fresh, and then it would be sold to families in the area. Product development is about making things people need and want - turning creative ideas into products that can help communities while creating income opportunities.

The Process of Developing a Product

The product development process promotes teamwork across different groups, with communication being an important focus throughout. These processes include these.

Conceptualisation or idea generation (ideation): This is the product innovation stage where ideas are generated based on what customers need. Ideas are discussed, tested, and

market research is conducted. It is important to document everything in a business plan so that everyone on the team understands the features and goals of the new product better. When initiating a new product, the following factors must be considered.

1. Target market
2. Existing products
3. Functionality
4. SWOT analysis
5. Application of the SCAMPER method

Table 3.1: Essential Factors for Product Idea Development

Factor	Explanation	Real-Life Example
Target Market	The potential consumer characteristics for which the product is being built. It helps match the product with customers' needs.	**Natural Hair Care Product** Young women aged 16-30, living in urban areas, with middle income, who prefer natural ingredients and are concerned about hair health.
Existing Products	Evaluating current products in the market to determine if the new product will be unique enough to compete or share the market.	**Local Soap Market** Researching imported soaps (expensive but good quality), local soaps (cheap but poor quality) and herbal soaps (natural but limited variety) to find a gap for affordable, quality natural soap.
Functionality	The specific purpose or function the product will serve, including its look, feel, and appeal to customers.	Food Storage Container: Must keep food fresh for 3-5 days without refrigeration, be easy to clean, affordable to make, and attractive enough for customers to display in their homes.
SWOT Analysis	Identifying the product's Strengths, Weaknesses, Opportunities, and Threats to produce the best version that solves market gaps.	**Clothing Repair Service** *Strengths*: Local convenience, lower prices *Weaknesses*: Limited advanced equipment *Opportunities*: Growing need for clothing alterations *Threats*: New tailoring shops opening
SCAMPER Method	Refining ideas by 7 actions: Substituting, Combining • Adapting • Modifying • Putting to another use, Eliminating • Rearranging product elements.	**Traditional Kenkey** • Substitute: Use plantain instead of corn. • Combine: Add vegetables for nutrition. • Adapt: Make smaller portions for students. • Modify: Change packaging for a longer shelf life

Product Development Blueprint for Success

To create a full business plan, there is a need to clearly define the product. This involves outlining the scope and developing the concept, which focuses on refining the product's roadmap or blueprint.

What is a Product?

A product is anything that can be offered to customers to satisfy their needs or wants. It can be a physical item (like soap, food or clothing), a service (like hair braiding, washing or repair work), or a combination of both. Products are created to solve problems, provide benefits or bring enjoyment to individuals, families and groups who buy and use them.

What is a Business Plan?

A business plan is a written document that describes the business idea, explains how it will work, and outlines the steps needed to make it successful. It includes details about the product or service, target customers, competition, marketing strategies, financial projections and operational plans. A business plan serves as a blueprint (roadmap) that guides entrepreneurs in starting and running their business while helping them secure funding and measure progress.

What is a Product Roadmap or Blueprint?

A product roadmap or blueprint is a detailed plan that shows step-by-step how a product will be developed, from the initial idea to the final launch. It acts like a map that guides the entire product development journey, showing what needs to be done, when it should be completed and who is responsible for each task.

Example

For a natural soap business, the roadmap might include: research ingredients (Week 1) → test recipes (Week 2) → design packaging (Week 3) → find suppliers (Week 4) → produce samples (Week 5) → get customer feedback (Week 6) → launch product (Week 7).

At this stage, one needs to define the following specifics as shown in **Table 3.2**.

Table 3.2: Product Definition and Planning Elements

Specific Element	Definition	Real-Life Example
Business Analysis	Mapping out distribution strategies, e-commerce strategy and more in-depth competitor analysis to build a clearly defined product roadmap.	Natural Soap Business: Plan to sell through 5 local markets, 3 beauty shops, and WhatsApp orders. Study 8 competing soap brands' prices, packaging and customer reviews to identify gaps.

Value Proposition	The specific problem the product is designed to solve, considering how different the product is from existing ones on the market.	Food Storage Container: Solves the problem of food spoilage in homes without refrigeration by using local clay and natural preservatives - different from plastic containers that don't preserve food naturally.
Success Metrics	Clear measures to evaluate and measure success once the product is launched, using key performance indicators (KPIs).	Clothing Repair Service: - Customer satisfaction: 90% positive feedback- User retention rate: 70% repeat customers- Time-to-market: Launch within 2 months- Monthly income target: GH₵00
Marketing Strategy	Discuss marketing strategies that fit the business needs, including channels for promoting the product, such as social media or community outreach.	Hair Care Product: Use Instagram posts showing before/after results, distribute free samples at beauty salons, partner with 3 local hairdressers for referrals, and create simple flyers for community notice boards.

Prototyping: Building the Product Vision

Prototyping is a crucial stage in product development that involves intensive research and documentation while physically building the product. This stage transforms ideas from the conceptualisation phase into tangible, testable versions. Early prototypes can be as simple as detailed drawings or sketches of the initial design, but they serve the vital purpose of helping identify potential problems and risks before investing significant resources in full production.

During the prototyping stage, entrepreneurs and product developers work on several important areas that determine whether the product concept can successfully move to the next phase. This stage requires careful planning, resource allocation, and risk assessment to ensure the product development process remains on track.

Essential Elements of Prototyping

Table 3.3: Important Components of Successful Prototyping

Prototyping Element	Purpose	Community Example	Materials/Tools Needed
Feasibility Analysis	Check if the workload and timeline are achievable with available resources	*Natural hair oil*: Can we source 10 herbs locally, test 5 formulations, and launch within 3 months using GH₵00?	Resource inventory checklist, timeline planning sheets, and budget forms

Market Risk Assessment	Identify potential challenges that could affect production and sales	*Food containers*: Risks include seasonal clay availability, plastic competition, and customer resistance	Risk assessment templates, competitor analysis sheets, and market surveys
Development Strategy	Plan task assignments, responsibilities, and realistic timelines	*Clothing repair*: Week 1-equipment, Week 2-practice, Week 3-marketing, Week 4-trials, Week 5-launch	Project planning charts, task sheets, timeline calendars, and progress tracking tools
Minimum Viable Product (MVP)	Create the simplest version that delivers core value to customers	*Phone accessories*: Start with 3 basic items in simple packaging rather than 15 premium products	Basic production materials, simple packaging, testing equipment, feedback forms

Figure 3.1: Types of prototypes. Source: CitiNews.com, ePac Cumto)

Figure 3.2: Students developing a prototype. (Facebook- The Lord's Star Int. Sch.)

From Prototype to Market-Ready Design

Initial Design Development

In this stage, stakeholders create a mock-up of the product based on the MVP prototype. This should be done by keeping the target group in mind to ensure it complements the functions of the product. A successful product design may take several attempts to perfect and may involve communicating with distributors to source necessary materials.

Table 3.4: Initial Design Success Factors

Design Factor	What It Involves	Real-World Application	Success Tips
Material Sourcing	Working with different vendors to order or create materials, documenting sources for reference	*Natural Soap*: Palm oil (local farm), caustic soda (chemical shop), essential oils (online), packaging (local printer), moulds (community carpenter)	Keep detailed supplier contacts, compare prices, build relationships with reliable vendors
Stakeholder Communication	Sharing progress reports and updates to get approvals and stay on track	*Food Storage*: Weekly WhatsApp updates to family investors, brief customer meetings for design input	Set a regular communication schedule, use simple progress reports, and ask specific questions
Feedback Integration	Collecting input from stakeholders and making necessary improvements	*Clothing Repair*: Show sample repairs to 5 customers, adjust techniques based on feedback, and get family approval	Ask targeted questions, document all feedback, and make changes systematically

Quality Assurance Through Testing

Validation and Testing Framework: Before launching a new product, there is a need to test and validate it to make sure everything from development to marketing is working well before releasing it to the public.

Table 3.5: Comprehensive Product Testing Approach

Testing Phase	Focus Area	Testing Method	Success Indicators
Concept Development Testing	Product functionality and performance	*Hair Care Product:* Test 10 bottles with different hair types, monitor results for 2 weeks, document reactions	Product works as intended, no negative reactions, positive user feedback

User Experience Testing	Customer interaction and satisfaction	*Mobile Accessories*: Test with various phone models, check fit and durability, test packaging protection	Easy to use, fits properly, arrives undamaged, and customers are satisfied
Market Readiness Testing	Marketing effectiveness and customer response	*Food Containers:* Test flyers in one neighbourhood, sell 5 units at the local market, try WhatsApp marketing with 20 contacts	Positive customer response, clear interest, effective marketing messages

Validation and testing

Before launching a new product, there is a need to test and validate it to make sure everything, like development and marketing, is working well.

This ensures it is ready for the public. To ensure the quality of the product, consider the following in **Table 3.6** below.

Table 3.6: Validation and testing

Factors	Explanation
Concept development and testing	After successfully designing the prototype, there is still a need to work through any issues. This could involve software development or the physical production of the initial prototype. Test how it works by getting help from team members and testers to make sure everything is working well.
Front-end testing	Test the front-end features to find any problems with the code or errors that customers might see. This means checking the e-commerce functions and making sure everything is stable before the launch.
Testing market	Before making the final product, test the marketing plan to find any problems. Make sure all campaigns are set up correctly and ready to go. Once the initial tests are done and successful, one can start producing the final product and launch it to the customers.

Commercialisation

This stage is about launching the product in the market. It involves managing how the product is distributed and using marketing strategies to reach more people and boost sales.

During this stage, one must also gather feedback from customers, analyse how the product is performing, and make improvements based on actual use.

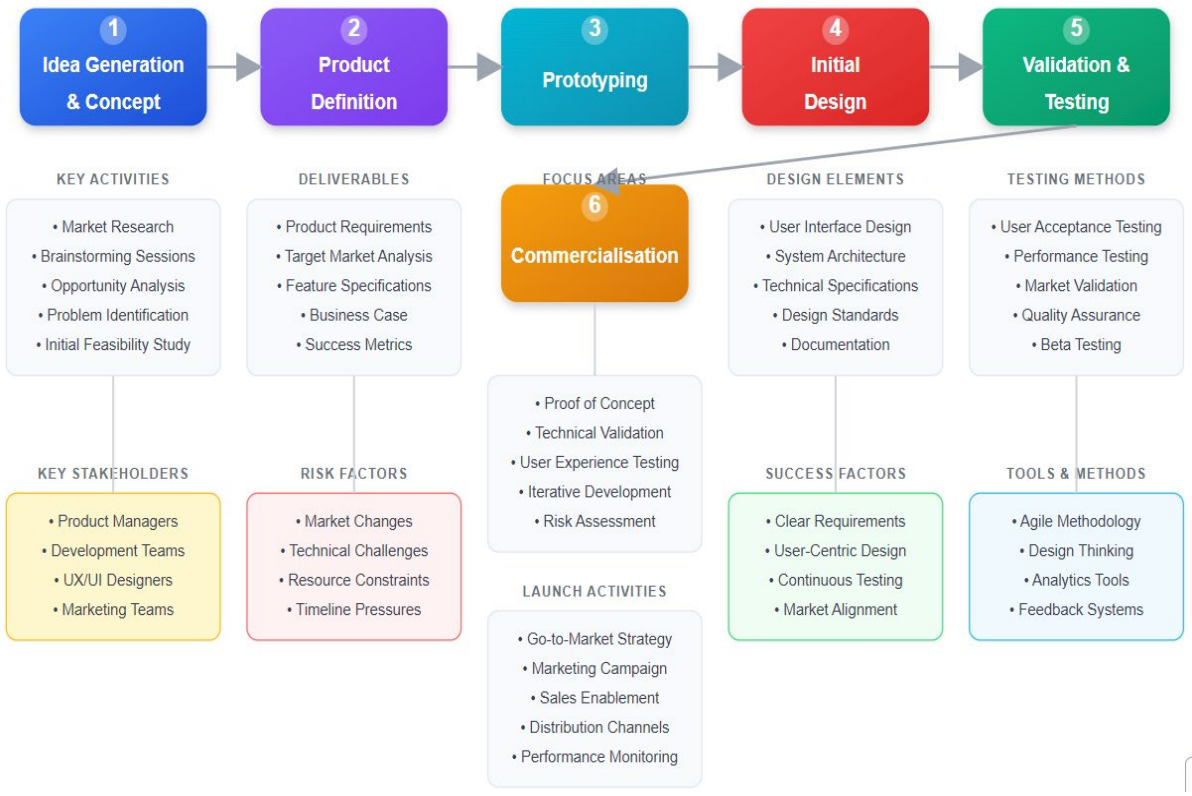


Figure 3.3: The stages of product development

Activity 3.1 Exploring Product Development Together

1. Organise yourselves into small groups of 3-4.
   a. Read short notes, look at charts or watch a short video about how products are created and improved.
   b. Link what you learn to things you use or see every day (e.g., food, clothing, household tools, school equipment).
   c. Share your understanding of the concept of product development in your own words
2. In your group, discuss a product that you have seen developed in your community recently. Consider these guiding questions:
   a. How do these products solve problems for families?
   b. What stages do you think the creators went through?
3. Decide what product you will create. In your group, think of a simple product that you could create. *Examples to consider: New recipe variations, clothing designs, innovative packaging, household tools, beauty products*

4. Discuss the stages involved in the development of that product. Make a note of what activity would happen at each stage of the process and the materials required.

   See the example chart below.

Stage	What We Will Do	Materials Needed	Timeline

Activity 3.2 Create and Present a Product

At the end of this activity, there are guides to creating a simple product and a prototype. These will help you when developing your own product

Product Development Concept Exploration

Form a group with 4 to 5 of your classmates.

1. Observe pictures, short videos or cartoons of products used in homes, schools or kitchens (e.g., tools, cleaning products, storage items, school items).
2. Choose a product idea

Agree on a product your group will create to solve a problem for a family, an individual, or a school.

Examples: a portable study light, snack, tote bag, mini waste bin, watering can, flower vase, pencil holder.

3. Plan your design on paper, draw your idea or write a short description. Include the following.
   a. Product name
   b. Its main features.
   c. Who will use it (target customers)?
   d. How it helps
   e. The main stages in making or improving it.
   f. How will you launch it?
   g. How it could be improved
4. Make a simple storyboard, i.e. poster, slide, or drawing to explain your product and its development stages.
5. Use the storyboard to act out (role-play) how the product is developed.

a. Present your role-play to the class.
b. Listen to questions and suggestions from other groups.
c. Make any changes or improvements to your work.

Hands-On Product Creation: Build Your Prototype

6. Create a simple prototype of your product idea.
   a. Use available or recycled materials (e.g., Paper and cardboard for packaging designs, fabric scraps, bottles, rubber bands, paper clips, markers for labelling and decoration, basic ingredients for food products (flour, spices, etc.).
   b. If possible, bring extra items from home with the help of your parents or siblings.
7. Build the Prototype
   a. Work together to make your product using the collected materials.
   b. Think practically so it can be used in real life.
   c. Focus on functionality over perfection
   d. Create something that demonstrates your main idea
   e. Prepare to explain how it works
   f. Consider how individuals/families would use it

Presentation and Feedback Product Showcase

1. Each group presents their prototype. Show your product and explain.
   a. Product name and problem it solves
   b. Demonstration of how it works
   c. The design process. How did you make it?
   d. Target customers and why they'd buy it
   e. Challenges faced and how you solved them.
2. Class reflection. After each group presents, classmates will share;
   a. What they like about the product.
   b. Ideas for improvement.
   c. Whether it would be useful in real life.

Audience Task: Complete feedback forms for each presentation

Product Name	What We Like	Suggestions for Improvement	Would Our Families Use This?
			☐ Yes ☐ No ☐ Maybe
			☐ Yes ☐ No ☐ Maybe
			☐ Yes ☐ No ☐ Maybe

Individual Reflection

Complete these sentences

1. The most important thing I learned about product development is _____.
2. The biggest challenge in creating products is _____.
3. One product I want to develop for my family/community is _____.
4. The next step I need to take is _____.

Guide to Creating a Simple Product

Stage 1: Idea Generation

a. Think of a new product idea.
b. Get ideas from customer feedback, market needs, trends, or what others are doing.
c. Example: You see many low-quality spices in stores, so you plan to make better quality spices.

Stage 2: Product Definition

a. Decide what your product will be like and how it will be used.
b. Plan how it will look, taste, and benefit users.
c. Example: Safe, natural spices that also add nutrients or preserve food.
d. Decide where it will be sold (shops, markets, schools).

Stage 3: Prototyping (Sample Creation)

a. Design labels, choose ingredients, and make a small sample.
b. Test with a few people or groups to see how it works.

Stage 4: Testing and Improvement

a. Use feedback from the sample to make changes.
b. Test again to make sure it meets customer needs.

Stage 5: Production

a. Produce the final product, package it, and start selling.
b. Keep getting feedback to improve it over time.
c. Making a Prototype with Available Resources
d. A prototype is a first version of your product used for testing before full production.

Guide to Creating a Prototype

Step 1: Purpose and Requirements

a. Decide what you want to test (taste, look, usefulness).
b. Focus on key features.

Step 2: Check Resources

a. List the tools, materials, and skills you already have.
b. Use affordable materials for the first version.

Step 3: Sketch your idea

Draw your idea to show how it will look and work.

Step 4: Plan the Process

a. List steps and arrange them in order.
b. Estimate how long each step will take.

Step 5: Make the Prototype

Assemble the parts simply, focus on how it works, not perfection.

Step 6: Test and Get Feedback

a. Check if it works well.
b. Ask friends or group members to share their views.

Step 7: Improve and Test Again

Make changes based on feedback and test again.

Step 8: Record the Process

Write down what you did, and any changes made.

EVALUATE THE QUALITY OF A DEVELOPED PRODUCT

You have learned about product development and how an idea grows into a finished product through different stages. Now that we can create products, the next step is to check their quality before they are used or sold. This is called product evaluation

How to Evaluate the Quality of a Product?

Why we evaluate products

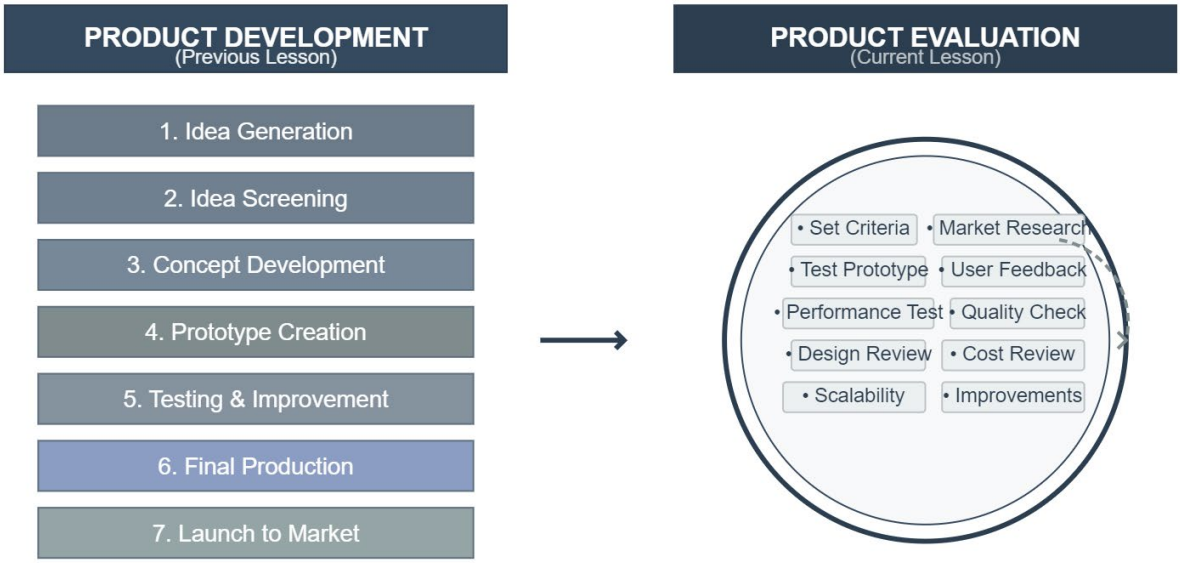
Evaluating a product means checking if it works well, meets its purpose and is safe to use. Here are some of the things this helps you do.

1. Find and fix problems or defects.
2. Make the product last longer and work better.
3. Keep customers happy.
4. Improve the design and create new ideas.
5. Reduce risks and save money.
6. Meet rules and regulations.
7. Stand out from competitors.
8. Increase sales and marketing success.
9. Keep improving even after the product is sold.

Steps for evaluating a product

1. Set the criteria: Decide what makes the product a success (e.g., durability, safety, looks, cost).
2. Research the market: Observe what similar products exist and how they perform.
3. Test a sample or prototype: Check how it works before producing more.
4. Get user feedback: Ask individuals and family to try it and share their opinions.
5. Test how it works: Check performance, safety and reliability,
6. Inspect quality: Examine the product or service for faults, damage or poor finishing.
7. Check design and appearance: Check if it looks attractive and appealing.
8. Review costs: Make sure it's affordable to produce and sell.
9. Check if it can be scaled up: Analyse if you can make more without losing quality.
10. Evaluate after launch: Keep checking performance when customers start using it.
11. Make improvements: Write a report and suggest changes.

Think of evaluation like checking your homework before handing it in. You look for mistakes, fix them, and make sure it's your best work before sharing it with others.



Improving Product Quality

1. It is important to get feedback on products to make them better. It helps us understand how well the product works, how it looks, and how easy it is to use. This way, we can improve the overall experience for users.
2. Evaluation feedback could be used to improve product quality as follows:

Table 3.7 Importance of evaluation feedback

Feedback	Importance
Find weaknesses	Feedback pushes producers to make testing better, so they can find and fix issues before products are sold.
Improve features	Evaluation feedback helps producers refine product features by incorporating customer suggestions, addressing competitor advantages, and enhancing performance.
Better design	Feedback can help improve how a product looks, like its style, colours, and packaging.
Quality control	Reviews can point out issues like defects or problems with durability, helping to make stronger products.
Customer satisfaction	Solving problems like difficult setup or slow support can keep customers happy and encourage them to stay loyal.
Testing improvements	Feedback pushes producers to make testing better, so they can find and fix issues before products are sold.
Better instructions	Producers can improve manuals and product information, making it easier for customers to understand how to use and care for their products

Stay Competitive	By adapting to what customers want, producers can keep their products ahead of others in the market
Future Improvements	Feedback helps producers create better versions of products in the future, encouraging ongoing improvements.
Efficiency and Cost	Good feedback helps producers work better and save money while making quality products.

Activity 3.3 Using Feedback to Improve Product Quality

1. Organise yourselves into small groups of 3 or 4.
2. Each group will select another group's product to review.
3. Evaluate another group's product by examining the taste or test the product carefully.
4. Discuss in your group how the product performs in these three areas.
   a. *Quality:* Is it well-made and reliable?
   b. *Functionality:* Does it work as intended?
   c. *Marketability:* Would people want to buy it? Why or why not?
5. Record your feedback.
   a. Use the feedback (see template below) form to rate the product in the following areas.
      i. Creativity
      ii. Quality
      iii. Functionality
      iv. Marketability
   b. For each category, write at least one suggestion for improvement.
6. Share feedback
   a. Meet with the group whose product you evaluated.
   b. Share your ratings and suggestions.
   c. Answer any questions they ask about your feedback.
7. Plan Improvements
   a. Return to your own group.
   b. Read through the feedback you received from others.
   c. Decide on two changes you will make to improve your product.

Reflect Individually - Write a short note about

1. *One thing you learned from evaluating another product.*

2. *How did feedback help you improve your product?*
3. *What will you do differently in future product development projects*?

Product Evaluation & Feedback Form

Group Name (Evaluators): _____

Product Being Evaluated: _____

Part A – Product Ratings

Rate each area from 1 (Poor) to 5 (Excellent).

Criteria	Rating (1–5)	Suggestion for Improvement
Creativity	☐1 ☐2 ☐3 ☐4 ☐5	
Quality	☐1 ☐2 ☐3 ☐4 ☐5	
Functionality	☐1 ☐2 ☐3 ☐4 ☐5	
Marketability	☐1 ☐2 ☐3 ☐4 ☐5	

Part B: Overall Feedback

What is the best thing about this product?

_____

What two changes would make it better?

1. _____
2. _____

Part C: Reflection by Product Creators (to be completed after receiving feedback)

From the feedback we received, one thing we will improve is:

_____

Another change we will make is:

_____

Activity 3.4 Impact of evaluation and feedback

1. Form a small group with 4 to 6 of your classmates.
   a. Discuss what evaluation and feedback mean in your groups.
   b. Discuss why feedback is important for making products better (for example, understanding user needs, identifying problems, etc.).

c. Discuss ways that feedback may improve product quality (for example, redesign product packaging, improve quality, e.g. taste, update the concept, i.e. new marketing pitch

d. How did feedback from the class improve the groups' products developed from the previous lesson?

e. What is the importance of evaluation in product development?

2. Make notes of your group's findings from the discussion in your writing book.
3. In a whole-class discussion, explain the impact of evaluation and feedback on improving products. Encourage other groups to ask questions or add ideas.
4. Each group should share one piece of feedback and how it could enhance the product. See the table below for an example.

Find weaknesses	Feedback pushes producers to make testing better, so they can find and fix issues before products are sold
Improve features	
Better Design	
Quality control	
Customer satisfaction	
Testing improvements	
Better instructions	
Stay Competitive	
Future Improvements	
Efficiency and Cost	

SUPPORTING ENTREPRENEURIAL ACTIVITIES

Resources Needed to Set up a Business

Setting up a business requires a combination of both individual and family resources, which may be classified as follows.

Table 3.8: Resources needed to set up a business

Resources	Sources
Financial resources	a. Personal savings b. Family contributions c. Loans and credit d. Crowdfunding: platforms like GoFundMe, Kickstarter, MasterCard Foundation, Camfed, etc, to help individuals raise funds for their businesses from a wider community.
Legal resources	a. Business structure or entity. For example, sole proprietorship, partnership, etc. b. Family agreements: Family members involved, their roles, responsibilities and profit entitlements. c. Licenses and permits appropriate to the business. d. Family trusts or ownership agreement to help clarify roles, inheritance and succession plan.
Human resources	a. Staff taking into consideration the resources required for recruitment. b. Training and development for both family members and employees, especially in specialised business operations. c. Time and effort: Time management, that is, balancing time between personal life and business, support networks like family and friends. d. Knowledge and expertise: Business education, family skills or experience, advisors (could be legal or business). e. Support systems: Mentorship, peer groups. f. Emotional and social support: Family dynamics like good communication, setting boundaries and handling conflicts with care.
Physical resources	a. Home, office, business location. b. Equipment: Computers, office furniture, inventory tools, communication tools, security gadgets c. Storage: Warehouse or an organised home garage.
Technology	Website, computer software, digital tools, cyber security, internet access, etc.

Marketing and branding	a. Brand identity (a clear business name, logo, messaging that represent the brand). b. Marketing strategy including digital marketing, social media, print adverts, etc.
Product or service resources	a. Suppliers or manufacturers b. Inventory management (tools to track sales, plan restocking) c. Logistics: Transportation, packaging, or specialised skills

Activity 3.5 Personal and Family Resources That Can Support A Business

Get a partner and work in pairs for this activity.

1. Research to investigate a successful entrepreneur who used personal or family resources to start a business. Examples of personal or family resources include the following.
   - Financial resources
   - Legal resources
   - Human resources
2. Explain and prepare short notes on how personal and family resources contributed to the entrepreneur's success. Consider factors such as:
   a. Financial support
   b. Emotional support
   c. Skills and knowledge
   d. Networking opportunities
   e. Mentorship
   f. Resource sharing
3. In your pairs, investigate other resources that can support a business venture, such as:
   - Community resources (markets, roads, electricity, water, etc.)
   - Start-up loans for small businesses (SME loans)
   - Where possible, share real-life examples of family businesses in your community or locality.
4. Present your findings using one of the following methods: role-play, case study report or poster.

GROWING A SUCCESSFUL BUSINESS

The Impact of budgeting on business success

2. The concept of budgeting.

a. Budgeting is a process of creating a plan to manage income and expenses over a specified period.

b. A budget, also called a spending plan, is a plan for future expenditure that helps individuals and families to achieve set goals.

c. A budget generally may include the following terms listed in **Table 3.9**.

Table 3.9 Key words in budgeting

Key words	Explanations
Income	The total amount of money earned, such as salary, interest on savings, dividends from investments, etc.
Expenses	Fixed expenses (rent, utility bills, etc.) Variable expenses (groceries, clothing, entertainment, etc.)
Savings and goals	Allocating a portion of income to savings, investments or specific financial goals.
Time frame	Weekly, fortnightly, a month or a year.

d. The goal of budgeting

i. Financial control

ii. Avoid debt

iii. Save some money for the future.

e. Budgeting helps to (Importance of budgeting)

i. Tracks spending habits to eliminate wasteful spending.

ii. To adjust to unexpected financial challenges.

iii. To achieve long-term goals through regular savings, etc.

3. Effects of resource allocation on business success.

a. Resource allocation is a strategic distribution of resources across various projects and tasks.

b. Importance of effective resource allocation

i. It will ensure efficient utilisation of resources by aligning with organisational goals.

ii. It maximises productivity.

iii. Enhances financial management.

iv. It supports adaptability and growth.

v. It improves project outcomes.

vi. Poor resource management can threaten the viability of a business as it can lead to the following.

- Increased debt.
- Problems with cash flow.
- Bankruptcy or insolvency
- Lost opportunities
- Damaged reputation
- Decline in operational efficiency
- Low morale and productivity
- Regulatory penalties

3. Utilising Family Resources in Entrepreneurial Success

Contributions of family resources to entrepreneurial success

a. Financial support.

i. As seed money or capital.
ii. Acts as a risk buffer.

b. Emotional and psychological support.

i. Provides encouragement and motivation.
ii. Aids in stress reduction.

c. Skills and knowledge.

i. Offers transferable skills.
ii. Provides mentorship.

d. Networking and connections.

i. Access to professional networks.
ii. Opportunities for business partnerships.

e. Time and labour.

i. Shares workload
ii. Offers support during emergencies

f. Social capital: Builds trust and loyalty

g. Business continuity: Ensures the general involvement of family members in the business.

4. Importance of utilising family resources in entrepreneurship

Family resources can greatly affect an entrepreneur's ability to start, run, and grow a business. While there are challenges in using family resources, the benefits often outweigh the drawbacks. Here are some key reasons to consider using family resources for starting a business.

Table 3.10: Importance of using family resources

S/N	Importance/ Reason	Explanation
1	Access to initial capital	Start-up funding a. Securing enough capital to start a business is one of the biggest challenges. Family resources, such as personal savings or investments, can ease this burden and provide the necessary funds to kick-start the business. b. Flexible terms**:** Capital from family members usually comes with more flexible repayment terms and may even be interest-free, reducing financial pressure on the entrepreneur
2	Emotional support and motivation	Family can provide encouragement and support, helping entrepreneurs maintain emotional stability during challenging times, especially in the early stages of a start-up.
3	Skills and expertise	a. Transferable skills: Family members may offer essential skills in areas like marketing, accounting, or technical expertise, assisting the entrepreneur in managing various business aspects. b. Mentorship**:** Experienced family members can provide valuable advice and guidance based on their personal and business experiences, contributing to the entrepreneur's success.
4	Networking and connections	a. Professional networks: Entrepreneurs can leverage established family networks, which may include potential clients, suppliers, or partners, thereby opening doors that might otherwise take years to access. b. Business partnerships: Family connections can facilitate collaborations, both locally and internationally.
5	Time and labour	Family members can contribute their time and effort in various operational roles, reducing the need for additional employees and lowering business expenses.
6	Social capital	Family relationships are often built on trust and loyalty, which can lead to stronger business relationships and contribute to overall success.
7	Business continuity	Involving family members increases the likelihood of business continuity and long-term success, as they are more likely to uphold the values and legacy of the business

Activity 3.6 Budgeting and Resource Management for Business Success

1. *Discussion on budgeting*
   a. Work with a partner to share your understanding of budgeting and resource allocation. Make notes of your ideas and those of your partner
   b. Join with another pair (make a group of 4) and check their notes with yours so that you agree on how budgeting ensures financial stability and business success.
   c. Summarise your key points and note them down.
2. *Watch and Observe*
   a. Watch a short video, cartoon, poster, or chart showing how families or businesses use budgeting and resources wisely.
   b. Consider the following points during a discussion in your group.
      i. What examples of budgeting did you see? (e.g., price changes, discounts, bulk buying, balancing needs vs wants).
      ii. How do families decide what to buy?
      iii. Why is it important to stick to a budget?
      iv. Your experiences of budgeting within your own family
3. *Practical Budgeting Task*
   a. Imagine your guardian gives you GHC 500.00 for school provisions.
   b. Create a simple budget:
      i. List the items you need.
      ii. Add estimated prices.
      iii. Share your budget with a friend and discuss improvements.
   c. Present your sample budget to your family at home to explain the need for budgeting and resource allocation.
4. *Group Exploration – The Cost of Poor Management*
   a. Organise yourselves into groups of 4–5, discuss the effects of poor budgeting and poor resource use. Consider the following questions as part of your discussions
      i. What happens when you spend more than you have?
      ii. How does wasting resources affect families and the environment?
      iii. What are the consequences of not saving for the future?
      iv. How can poor financial choices affect relationships?
   b. In your group, make notes of your findings on talking point cards.
   c. Each group shares key points while others ask friendly questions.

5. *Linking to Entrepreneurship*
   a. Still in your groups, read/watch a case study of a successful entrepreneur (local or from books/videos).
   b. Discuss the background of the entrepreneur. Consider the following questions
      i. How did the entrepreneur use family or personal resources (land, money, tools, time, skills)?
      ii. Why is using family resources wisely important in starting a business?
   c. In your groups, prepare a short panel discussion to share your findings on the influence of family resources in starting a business.

Allocate roles to present the panel discussion

i. Moderator
ii. Entrepreneur
iii. Family member/investor
iv. Student/youth asking questions

   d. Questions that you may want to discuss in your panel
      i. Consider the influence that family or personal resources have on the development of a business.
      ii. Consider the benefits of family support, e.g. loans at reduced interest, families are personally invested and want the business to succeed
      iii. Consider possible issues: Conflict: Personal disagreements may interfere with business decisions, and over-reliance on family support may limit external growth opportunities.

6. Organise yourselves into groups of 4. Study the sample case study below and discuss the questions regarding budgeting and resources.

A small snack business was established in a community where many school children and workers buy fried snacks such as bofrot (doughnuts), meat pie and fruit drinks during break times. The business started with very limited capital, but family resources were used effectively to support it.

- A small loan of GHC 200.00 was provided by a household member to purchase flour, sugar, and oil.
- Family cooking equipment, such as a stove and utensils, was used instead of buying new ones.
- Household members also assisted with packaging and selling after school or work hours.
- Baking and marketing skills already available in the family were applied.

A budget was created to manage the start-up costs

Item	*Cost (GHC)*
Flour, sugar, oil, eggs	*120.00*
Fruit juice ingredients	*50.00*
Packaging materials	*30.00*
Transport & other costs	*20.00*
Total	*220.00*

In the first month, the business generated about GHC 450.00 in sales. Part of the profit was used to;

- Repay the household loan.
- Save GHC 100.00 for business growth.
- Re-invest in purchasing more ingredients.

As sales increased, the business was able to expand by supplying snacks to nearby schools and later purchased a second-hand oven for production.

Discussion Questions

a. Which family resources were used to support the start of the business?
b. How did budgeting contribute to the success of the business?
c. What problems could have occurred if there had been no proper budgeting or resource allocation?
d. What lessons about budgeting and resource use can be learned from this case?

Reflection

Individually, reflect on these questions

a. *What is one thing you can do to improve your own financial management?*
b. *Can you think of an entrepreneur in your community who used family resources successfully? Which resources did they use?*
c. *What did you learn from the budgeting, resource allocation, and panel activities?*

PRACTICAL STRATEGIES FOR SETTING UP A BUSINESS

Starting a business can be exciting but also challenging. It requires careful planning and smart thinking.

Entrepreneurs need to deal with many tasks, like finding a good business idea, getting money to start, and attracting customers.

To succeed, it is important to have effective strategies. This includes doing market research, creating a solid business plan, and building connections with others. Here, we will look at key strategies to help start a business successfully and grow it in the long run.

Strategies For Starting a Business

Step	Description
Identify a profitable idea	
a. Solve a problem	Find solutions to common problems (example: waste management).
b. Market research	Study customer needs and competitor gaps.
c. Validate the idea	Talk to potential customers and test with a minimum viable product (MVP).
d. Create a business plan	Define your vision, identify your target audience, and set financial goals.
e. Action plan	Break down goals into smaller steps with timelines.
Choose a legal structure	
a. Sole proprietorship	One person owns the business and is fully responsible.
b. Partnership	Two or more people share ownership and responsibilities.
c. Limited Liability Company (LLC)	Protects personal assets while allowing flexible management.
d. Corporation	More complex, suitable for larger businesses seeking investors.
Secure funding	
a. Personal savings	Use your own money to start the business.
b. Family and friends	Ask for financial help from family and friends.
c. Business loans	Obtain loans from banks or financial institutions.
d. Venture capital/angel investors	Get funds from investors in exchange for ownership stakes.

e. Crowdfunding	Raise money by presenting your idea to a large audience online.
Register the business	Choose a business name and logo, then register for a permit.
Set up finances	Open a business bank account and implement an accounting system.
Develop and market the brand	Create a brand identity and promote your business.
Launch and iterate	Introduce your product/service and make improvements based on feedback.
Build a team	Hire skilled people who share your vision and foster a collaborative environment.

Activity 3.7 Using Family Resources Wisely for Business Success

1. a. Individually consider how families can use their resources (money, time, skills, space, equipment) wisely to meet their needs and goals.
   b. Then, pair up with a classmate to share and compare your thoughts and ideas.
   c. With your partner, identify at least **three** practical strategies families can use to manage their resources effectively. Examples: Creating a family budget or spending plan.
   d. Write your strategies on a sheet of paper and prepare to share your ideas in a class discussion.
2. **Business Planning in Groups**
   a. Form a group with 4 to 6 of your friends in class.
   b. Choose a business idea that could be started using family resources. Examples: A home bakery using family kitchen and cooking skills.
   c. Work together to complete a simple business plan by using the following prompts listed in the template below.

- Business name: What is your business called?
- Business idea: What product or service are you offering?
- Family resources used: Money, space, time, skills, equipment.
- Target customers: Who will buy your product/service?
- Start-up needs: Materials, tools, equipment, workspace, etc.
- Marketing plan: How will you promote your business? (posters, word-of-mouth, flyers, radio, social media, etc.)

- Roles: Who in the family/group will do what?
- Challenges and solutions: What problems may come up (scarcity of resources, competitors, etc.) and how can they be solved?

d. Prepare your group presentation using a poster, drawing, chart, or role-play.

3. a. Each group presents their business plan to the class.

b. Listen to other groups, ask respectful questions, and share feedback.

c. After presentations, reflect individually on;

i. What is one new idea you learned about using resources wisely?

ii. How can you apply it in your own family or community?

REVIEW QUESTIONS

1. Explain the concept of product development.
2. Identify resources needed to set up a business.
3. Explain **two** resources that the family can provide to support the success of a business venture.
4. Outline the components of a budget.
5. Define the terms "budgeting" and "effective resource allocation" in your own words.
6. Identify the steps involved in setting up a business.
7. With the help of a concept map, describe the stages of product development**.**
8. Describe the processes involved in developing a product.
9. Describe the stages in developing products.
10. Discuss the importance of evaluating a product.
11. Describe the steps involved in evaluating a product.
12. Explain how budgeting and resource allocation affect the success of a business.
13. Discuss the process of starting a business.
14. Explain the main ways in which the family can provide support for a new business to succeed.
15. Discuss the need to evaluate a product and the steps to follow for a successful evaluation.
16. Describe what information is typically included in a budget.
17. Discuss any three ways evaluation feedback can be used to improve the marketability of a product.
18. Explain what should be included in a business plan template

SECTION

4

HOUSING AND HOME FURNISHING

FAMILY AND SOCIAL RELATIONSHIPS

Responsible Family and Social Living

INTRODUCTION

In this section, you will learn about housing and how it helps families live in a healthy and comfortable way. A good home gives individuals, families and communities safety, peace and space to grow together. You will also learn different ways individuals and families can get a house, whether they live in a village, town or city. This section will also help you understand what home improvement means and why it is important. You will discover the types of furnishings, such as soft and hard, that make homes more beautiful, comfortable and useful. Through group work, discussions and practical activities, you will learn how to furnish and improve different parts of the home. These skills will help you make good choices that support the health and happiness of your family and improve relationships with others in your community.

KEY IDEAS

- Challenges in Housing and Furnishing: Common problems include budget limits, overcrowding, poor quality materials, space constraints, style disagreements and lack of knowledge on arrangement or improvement.
- Design Principles and Elements in Furnishing: Elements (line, shape, form, space, texture, colour, value, size) and principles (balance, emphasis, proportion, rhythm, unity, contrast, variety) guide the selection and arrangement of furniture and décor for comfort and attractiveness.
- Factors Affecting Choices: Economic, cultural, social, personal, environmental, psychological, and technological factors influence housing and furnishing decisions.
- Housing and Furnishing Needs: Good housing meets physical, psychological, social, and economic needs, while furnishings improve comfort, organisation, beauty, and functionality in every space of the home.
- Meaning of House, Home, Housing and Furnishings: A house is the physical structure, a home is where people feel safe and loved, housing includes the facilities that make life easier and furnishings are items that make a home functional, comfortable and attractive.
- Types and Sources: Housing can be traditional, modern or temporary; furnishings can be local (handmade) or modern (factory-made) and classified by area or function in the home.

EXPLORING HOUSING FOR FAMILY WELLNESS

Definitions of Basic Concepts in Housing

1. House: A house is a physical structure or building where individuals and families live. It provides shelter and protection from the weather and danger.
2. Home: A home, however, is more than just a building; it is where individuals and families feel loved, safe and comfortable.
3. Housing: Housing includes the house and all the things around it that make life easier and safer, like water, electricity, toilets and the area around the house. Good housing is important for healthy living and the well-being of individuals and families.

Housing Needs of Families

Families need housing that meets the following needs.

1. Physical Needs: Shelter from the weather, safe space for sleeping, cooking and washing.
2. Psychological or Emotional Needs: Privacy, peace, rest and comfort.
3. Social Needs: A space to connect with family members and friends.
4. Economic Needs: A house that fits the family's income or can generate income.

Table 4.1 Housing Challenges Among Families

Type of Challenge	Explanation
Physical	Poor building materials, leaking roofs, overcrowded rooms
Health	Dirty surroundings, lack of toilets, poor ventilation
Natural	Floods, erosion, storms or other disasters
Social	Noise pollution, crime, bad neighbours or lack of security

Factors That Influence House Choices

When choosing a house, families consider the following listed below.

1. Money available: What the family can afford based on their income.
2. Availability of house types: The kinds of houses that are easy to find in the area (e.g., compound houses, flats, bungalows).
3. Location: How close the house is to places like school, work, health centre, market or church.
4. Size of the family: A bigger family needs more space (more rooms or a larger compound).

5. Family values or taste: Some families prefer modern designs, while others like traditional styles that suit their beliefs or lifestyle, etc.

Table 4.2 Types of Houses in the Community

Type	Examples	Description
Traditional Houses	Mud, thatch, wooden houses	Found in rural or forested areas; built with local materials
Modern Houses	Detached, semi-detached, bungalows, storey buildings, flats	Built with concrete or blocks, found in towns and cities
Temporary or Special Houses	Tents, mobile homes, container houses	Used for emergencies, travel, or short stays

Figure 4.1: Types of Households Individuals and Families Acquire

Ways of Acquiring a House

Individuals and families can acquire homes in different ways depending on their situation and resources. Renting allows people to pay monthly or yearly to live in someone else's house. Buying involves paying full price to own a house. Some people build their homes with help from professionals or local materials. Others may inherit homes from their family or receive a house as a gift or reward.

Activity 4.1 Exploring Houses in the Community

For this activity, you will have to form a group with some friends.

1. Talk about what housing means, using examples from your family or community

2. Tell the group about your own house by describing the type, size and materials used.
3. Describe how your family got the house (built, bought, etc.).
4. Talk about what needs your house meets for your family (space, safety, etc.).
5. Choose **one** of these options, and while doing this, complete the table below.
   a. Community Walk: With permission and supervision, observe houses in your area.
   b. Housing Video: Watch a video showing different houses in various places.

Observation Category	Guiding Questions	Your Notes
Type of House	Is it a compound, detached, semi-detached, flat, or hut?	
Building Materials	What are the walls, roof, and floor made of?	
Size	How many rooms/floors? How big is the compound?	
Way Acquired	Built, bought, rented, inherited, government-provided?	
Family Needs	Which needs does this house meet (space, safety, comfort, etc.)?	
Cultural/Design Features	Are there colours, symbols, patterns, or decorations?	

6. Compare the types of houses you saw.
7. Produce a report for discussion about the different ways people in your community get houses.
8. Discuss how each type of house meets the needs of the families living in it.

Self-Reflection

Write a short paragraph to answer these questions

a. *What types of houses are most common in your community?*
b. *What are the main ways families get houses?*
c. *Which features are most important for meeting family needs, and why?*

Creating Comfortable Homes with Furnishings and Improvements

This session is about classifying and evaluating local and modern furnishings. You will better understand what home improvement means and recognise common challenges of furnishing the home.

Local and Modern Furnishings

Furnishings are the items placed in a home to make it comfortable, attractive and functional. They include everything from chairs and tables to curtains and lamps. Furnishings are generally grouped into two main types: local and modern.

Table 4.3: Local and Modern Furnishings

Type	Description	Examples
Local Furnishings	Handmade using local materials and techniques	Wooden stools, raffia mats, carved beds, batik curtains
Modern Furnishings	Mass-produced, factory-made, stylish and technologically improved	Glass tables, metal bunk beds, leather sofas, synthetic rugs

What Are Home Furnishings?

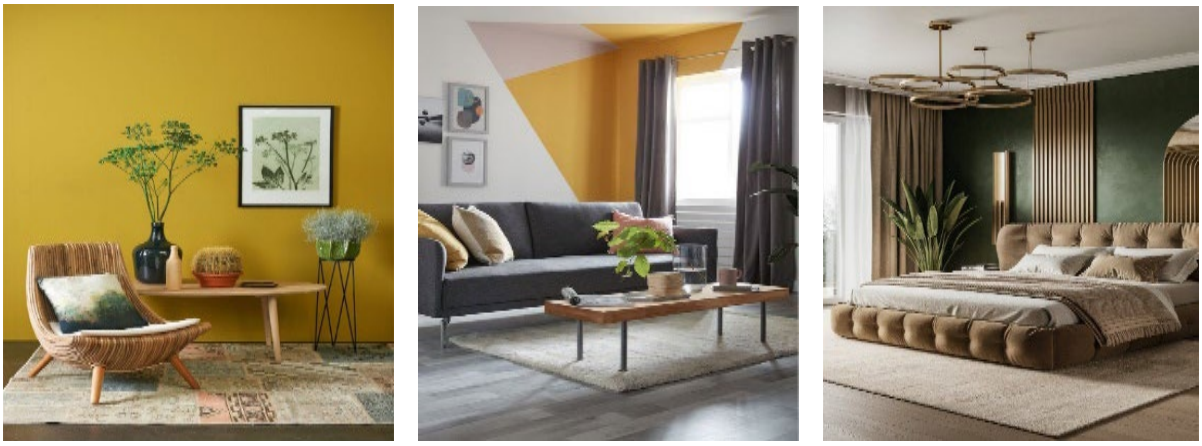


Figure 4.2: Pictures of Living and Bedroom Furnishings

Home furnishings are the items used to equip and decorate a home. They help make the home comfortable, functional, attractive and suitable for everyday living. These furnishings can be grouped or classified based on where they are used in the home or what they are used for.

Table 4.4: Classification of Home Furnishings

Area in the Home	Examples of Furnishings
Living Room	Sofa, centre table, TV stand, bookshelf
Bedroom	Bed, dressing table, wardrobe, nightstand
Kitchen	Cabinets, dining table, dish rack, shelves
Bathroom	Bathmat, mirror, towel rail, bathroom cabinet
Home Office	Desk, chair, shelf, lamp
Outdoor	Patio set, garden bench, outdoor umbrella
Storage and Organisation	Shoe rack, plastic bins, storage boxes
Decorative and Accent	Wall art, flower vases, curtains, throw pillows
Functional and Utility	Ironing board, laundry basket, foldable chair

Components of Furnishings

a. Soft furnishings: Made of fabric, they add comfort and decoration. These include curtains, cushions, carpets, bedsheets, etc.

b. Hard furnishings: Made of wood, metal or plastic, which include tables, beds, wardrobes, and cabinets

c. Accessories: Extra items for beauty or function. These also include Lamps, clocks, mirrors, wall hangings, etc.

Take a moment to observe the pictures below and;

i. Identify the soft and hard furnishings.

ii. Share your opinion about furnishing in the home with your friend.

Picture A

Picture B

Picture C

Picture D

Table 4.5: Challenges in Furnishing a Home

Challenge	Explanation
Budget constraints	Limited funds to buy quality furnishings
Space limitations	Small rooms make it hard to fit large or many items
Design/style differences	Family members may prefer different colours, styles, or layouts
Quality and durability	Some items break easily or wear out quickly
Lack of expertise	Individuals and families may not know how to furnish or arrange their space well
Time constraints	Busy schedules delay improvements or installations

Activity 4.2 Understanding Home Improvement and Furnishings

For this activity, you need to understand what home improvement means, explore reasons and methods for improving a home, and discuss the components of home furnishings.

Organise yourselves into groups of 4 to 6 and do the following.

1. Explore factors that influence the way people furnish and improve their home environment. Discuss the challenges in furnishing a home
2. In your group
   a. Agree and write one idea about what home improvement means.
   b. Share and collect ideas from other groups.
   c. Combine your ideas to create one group definition.
3. Each person writes two reasons home improvement is important. Share with a partner, then with your group and record your final list on a chart.
4. Consider the different methods of home improvement (e.g., painting, rearranging furniture, fixing damaged items, replacing worn fabrics).

5. Split your group into smaller 'expert' teams. Each team studies one method of home improvement. Each team will share what they learned.
6. In your group, create a poster showing at least three ways to improve a home.
7. Discuss the components of home furnishings and consider these points during your discussion.
   a. Observe picture cards or real-life furnishing items and describe their functions
   b. Label each as Local or Modern, explaining your reasons.
   c. Classify the items into hard and soft furnishings

FURNISHING FOR COMFORT IN EVERY SPACE OF THE HOME

This session builds on the knowledge that you have gained on home furnishings and home improvements by introducing the building blocks of good design, which combine the elements of design such as line, shape, colour, texture and space and the principles of design, including balance, emphasis, rhythm, proportion and harmony. These guidelines help in choosing and arranging furnishings so that a space is both visually appealing and functional. Applying them ensures that rooms meet the needs of their users while maintaining an attractive appearance.

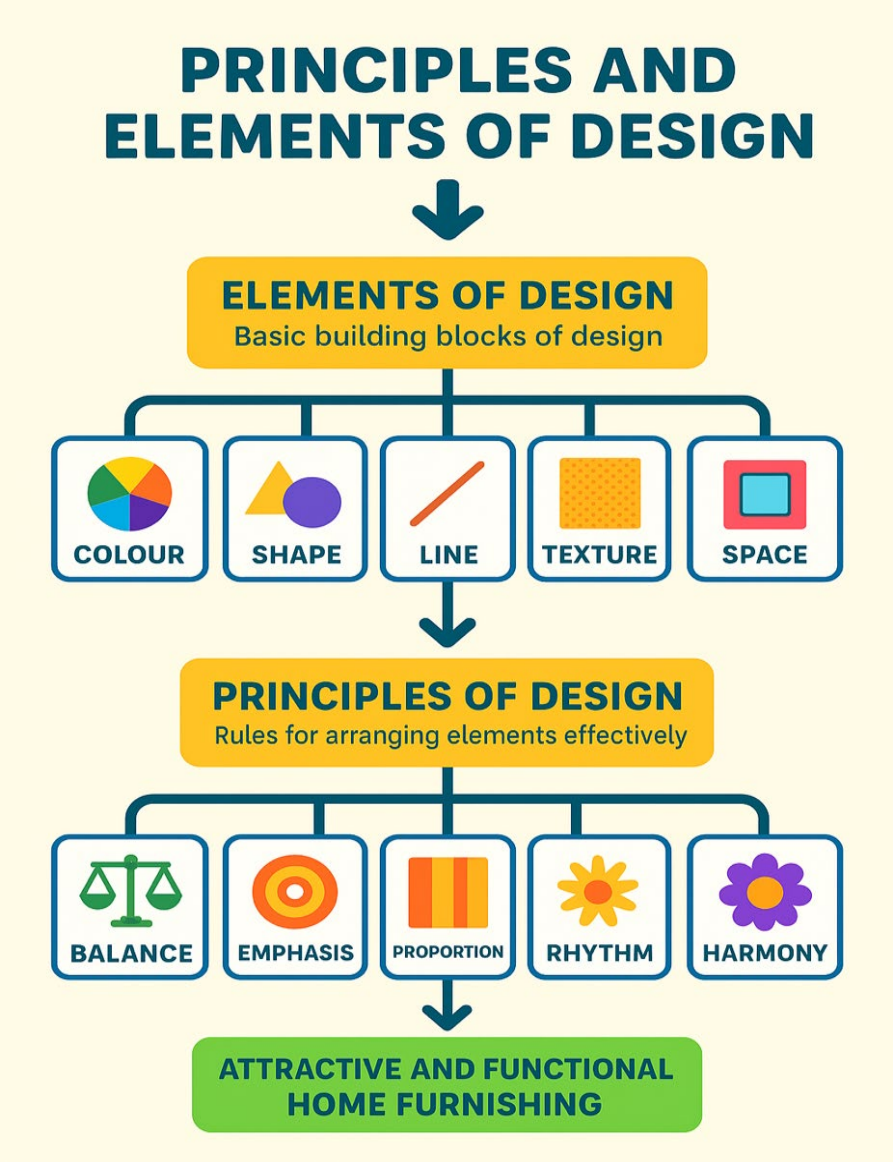
Table 4.4: Elements of Design in Home Furnishing

Element	What It Is	Examples in Home Furnishing
Line	Continuous mark (straight, curved, zigzag)	Curtain folds, wall stripes, shelf edges
Shape	Flat area (geometric or organic)	Square cushions, round tables
Form	3D shape (geometric or organic)	Sofa, vase, lamp
Space	Area around/between objects	Empty space in a room, walkway
Texture	Surface feel (real or seen)	Smooth glass table, rough rug
Colour	Light reflected from objects (hue, value, saturation)	Blue walls, red cushions
Value	Lightness/darkness of a colour	Light cream walls vs. dark brown floor
Size	How big or small something is	Large bed, small stool

Principles of Design: Rules for Making a Design Look Good

Principles are like "recipes" for arranging elements nicely.

1. Balance: Equal visual weight (symmetrical/asymmetrical)
2. Contrast: Differences (light/dark, rough/smooth, big/small) to add interest
3. Emphasis: Main focus point (e.g., bright sofa in a neutral room)
4. Movement: Leads the eyes around (e.g., patterned rug guiding attention)
5. Pattern: Repeating shapes or colours
6. Rhythm: Repeating with flow or variation
7. Unity: All parts feel like they belong together
8. Proportion: Correct size relationship between items
9. Variety: Mixing different elements to avoid boredom
10. Alignment: Neat arrangement (e.g., chairs in a straight line)



Why do people choose certain designs, furniture or decorations?

Table 4.6: Factors Affecting Home Furnishing and Improvement

Factor	What It Means	Examples
Economic	Money available	Higher-income individuals may choose designer furniture A low budget may choose second-hand furniture
Cultural	Traditions, beliefs, trends	African prints for cushions, prayer room design
Social	Family size, lifestyle, status	Large dining table for big families
Personal	Taste, life stage, health	Ergonomic chair for back pain
Environmental	Climate, location, and eco-friendly	Bamboo blinds in hot areas
Psychological	Security, comfort, beauty	Security doors, cosy sofas
Technological	Smart devices, product availability	Smart lights, online furniture shopping

Activity 4.3 Design in Home Furnishing

In this activity, you will learn about the principles and elements of design used in home furnishing and improvement. Share ideas on the factors that influence the way individuals and families furnish and improve their home environment.

1. Organise yourselves into small groups of 3-5 members.
2. Observe the **Table A** below and discuss each element of design. Consider the following points in your discussions.
   a. What it means.
   b. Which design principle(s) does it relate to?
   c. How it is applied in home furnishing.
   d. How does the influencing factor in the last column change its use?
3. Write your group's answers in your notebook.
4. Choose one member to present your group's ideas to the class.

Table A: Elements, Principles and Influencing Factors in Home Furnishing

Element of Design	Description	Linked Principle(s)	Application in Home Furnishing	Example of an Influencing Factor
Colour	Hue, value, and intensity of surfaces	Harmony, Balance, Emphasis	Warm colours for cosy spaces; cool colours for calm areas	Culture – Some cultures prefer specific colours for meaning or tradition
Line	Path of movement of a point; vertical, horizontal, diagonal, curved	Rhythm, Balance	Vertical lines make rooms taller; horizontal lines create calmness	Family size – Large families may need more horizontal layouts for wide seating
Shape	2D outline of objects	Proportion, Unity	Matching shapes in furniture and décor creates unity	Personal taste – Preferences influence choice of geometric or organic shapes
Form	3D quality of objects	Proportion, Balance	Bulky forms need balance with lighter pieces	Income – High income allows more investment in varied furniture forms
Texture	Surface quality – smooth, rough, soft, hard	Harmony, Emphasis	Soft fabrics for comfort; rough textures for rustic appeal	Lifestyle – Busy families may choose easy-to-clean smooth surfaces
Value	Lightness or darkness of a colour	Contrast, Emphasis	Light–dark contrasts highlight focal areas	Availability of materials – Paint and fabric colours may depend on local market supply
Space	The area within and around objects	Proportion, Balance, Unity	Proper spacing prevents clutter and improves movement	House size – Small rooms require careful spacing to avoid crowding

Activity 4.4 Group Project Work: Designing a Functional and Attractive Living Space

Objective: To apply knowledge of design elements, design principles and influencing factors to create a furnishing and improvement plan for a given home space.

1. Organise yourselves into groups of 3–5 members.

2. Select a room in a home (e.g., living room, bedroom, dining room, or kitchen).
3. Research and Discuss:
   a. The elements of design (colour, line, shape, form, texture, value, space) you will use.
   b. The principles of design (balance, emphasis, rhythm, proportion, harmony, unity) you will apply.
   c. The factors that may influence your furnishing decisions (e.g., family size, income, culture, lifestyle, availability of materials).
4. Develop a Design Plan including:
   a. Sketch or diagram of the room layout.
   b. Colour scheme with reasons for selection.
   c. Furniture and décor list with descriptions of materials, textures, and forms.
   d. Explanation of how each design element and principle is applied.
   e. Brief note on how influencing factors shaped your choices.
5. Prepare a Presentation:
   a. Each group member should contribute to explaining part of the design.
   b. Use charts, drawings, or digital slides for clarity.
6. Submit a written report containing:
   a. Group members' names.
   b. The chosen room and its purpose.
   c. Your complete furnishing plan with sketches and explanations.

REVIEW QUESTIONS

1. Match each house description with the correct type of house from the options provided.

   Descriptions

   A. A single-storey house, often with a veranda, suitable for small to medium families.

   B. A house built in two or more levels, with bedrooms often located upstairs.

   C. A temporary shelter made of lightweight materials such as canvas or tarpaulin.

   D. A housing arrangement where several households live in separate rooms but share common facilities like bathrooms, toilets, and kitchens.

   Options

   a. Bungalow

   b. Duplex

   c. Tent

   d. Compound house

2. A family of six, including parents and school-aged children, is relocating from a rural community to a large urban city. They need a home that meets their educational, social and comfort needs while being affordable and accessible.

   a. Prepare a detailed list of housing requirements suitable for the family, considering their size, children's schooling and comfort.

   b. Explain how the family can acquire such a house (e.g., buying, renting, mortgage, government housing schemes).

   c. Justify your choice of housing requirements, explaining how each one meets the needs of the family.

3. a. Define the concept of home improvement.

   b. Give at least three examples of each of the following

      i. Soft furnishings

      ii. Hard furnishings

      iii. Accessories

   c. Describe the functions of each of the following types of furnishing

      i. Living room furnishing

      ii. Bedroom furnishing

      iii. Kitchen furnishing

      iv. Decorative and accent furnishing

4. Compare traditional décor with modern furnishings and evaluate the advantages and disadvantages of each.
5. Explain elements of design and principles of design.
   a. Identify home furnishing and home improvement challenges among individuals and families.
   b. Suggest at least two ways of solving the challenges identified.
6. Describe the factors that influence a family's decision-making when furnishing and improving their home.
7. Design and present a detailed layout of a room in a house using the elements and principles of design. Your presentation should include the following.
   a. A floor plan or sketch of the room showing the arrangement of furnishings.
   b. Colour schemes and textures with justification for your choices.
   c. Identification of the elements and principles of design applied.
   d. A brief written explanation (200–300 words) on how your design meets both aesthetic and functional needs.

SECTION

5

CONSUMER EDUCATION AND SUSTAINABLE LIVING

FAMILY AND SOCIAL RELATIONSHIPS

Consumer Education and Sustainable Living

INTRODUCTION

A home is considered healthy when it is safe for everyone living in it, protecting them from dangers and accidents. To achieve this, it is important to educate individuals and families on hazard prevention and how victims are handled if accidents occur. Proper storage not only makes it easier to find and access items but also promotes healthy living by reducing the risk of accidents and frustration. You will learn about the principles of storing various items in the home and how to identify basic hazards that could cause accidents if precautions are not taken. You will also learn how to provide care and support for accident victims by applying basic first aid before seeking medical attention

KEY IDEAS

- Storage in the Home: Storage is the act of keeping items safe for future use and can be classified by location (interior/exterior), function (ottomans), and design.
- Methods of Storing Items in the Home: The methods used to store items depend on the available space, type of item, and the desired accessibility.
- Principles of Storage: The principles of storage are integral to creating an efficient and organised living space. These include maximising space, utilisation, accessibility and ease of use, categorisation, and grouping.
- Relationship Between Accidents and Hazards: A hazard is anything that has the potential to cause harm or danger, while an accident is an unexpected event that results in injury, damage, or loss.
- Concept of First Aid: First Aid is the immediate care or help given to a sick or injured person before professional medical assistance arrives.

TYPES OF STORAGE IN THE HOME

What is Storage?

Storage means keeping and arranging things in a space so they are neat, easy to find and safe. Good storage keeps the home tidy, comfortable and functional. Common storage items: cabinets, shelves, closets, bins, drawers, multipurpose furniture

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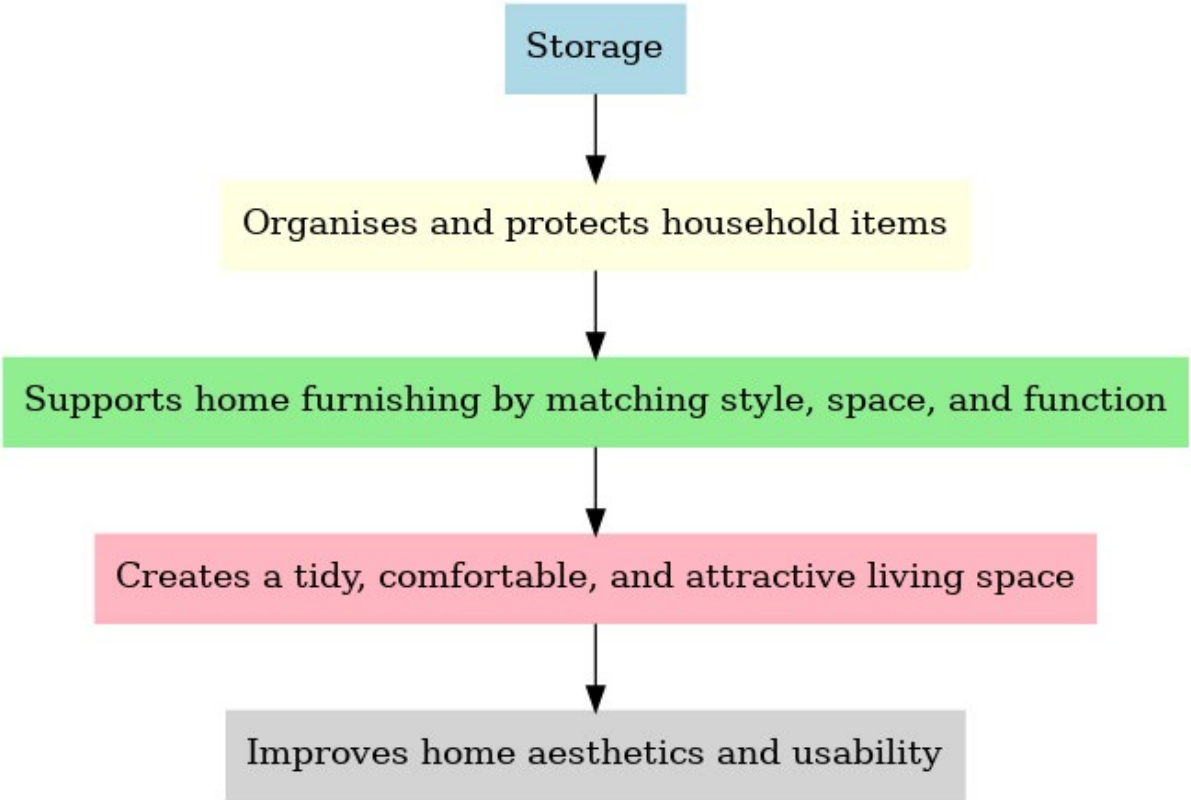


Figure 5.1: Flow chart linking storage to home furnishing

Types of Storage

Storage is an important part of home furnishing because it helps organise and protect household items while improving the appearance of a room. Well-chosen storage solutions such as shelves, cabinets, ottomans and modular units are not only functional but also add style, colour and texture to a home's décor. The type of storage selected should match the overall furnishing theme, available space and the needs of the household.

Table 5.1: Types of Storage in the Home

Type of storage	Description	Examples
Open storage	Items are visible and easy to reach.	Shelves, racks, pegboards or hooks
Closed storage	Items are hidden for privacy and safety.	Cupboards/cabinets, closets/ wardrobes, drawers
Portable storage	It can be moved easily from one place to another.	Storage bins and boxes, laundry baskets, rolling carts
Outdoor/home exterior storage	Store garden or outdoor items to avoid indoor spaces and ensure easy accessibility for use. clutter. Given room and	Sheds and balcony/patio storage benches

Multifunctional storage	Does more than one job (storage + another function).	A storage bed which has in-built drawers for storing such: • Foldable and Collapsible Furniture: providing storage when needed and folding away when not in use. • Under-Stair Storage: The space under stairs can be used for storage by adding custom cabinets or shelves. • Storage Ottomans and Benches with hidden compartments serve as seating while also providing storage for blankets, pillows or clothes.

Figure 5.2: Examples of shelf storage.

Figure 5.3: Multi-functional bed with drawers for storage

Figure 5.4: Example of Ottoman

Methods of Storing Items

The method chosen depends on the **space available**, the **type of item**, and how often it is needed. Common storage methods include:

1. **Shelving units**: Open or closed shelves for books, kitchenware or display items.
2. **Bins and baskets**: Useful for small items; easy to label and stack under beds, in closets, or on shelves.
3. **Drawer organisers**: Dividers inside drawers to keep belongings neat.
4. **Closets/Wardrobes**: For clothing, shoes, and accessories; may include shelves, hanging rods, and drawers.
5. **Cabinets**: Found in kitchens, bathrooms, and living areas; for dishes, toiletries, or cleaning supplies.
6. **Pantry storage**: Shelves or cabinets to store food, spices, and kitchen essentials.
7. **Attic, garage, or basement**: For seasonal or bulky items such as tools, decorations, and sports gear.
8. **Drawer storage**: In desks, kitchens, and bathrooms for small items like utensils, stationery, or makeup.
9. **Wall-mounted storage**: Floating shelves, hooks, or pegboards that use vertical space.
10. **Storage furniture**: Ottomans or beds with hidden compartments for blankets, shoes, or magazines.

Tips for Effective Storage

1. Declutter before storing.
2. Use the right containers.
3. Label items clearly.
4. Store items based on how often they are used.
5. Protect fragile items carefully.
6. Use vertical space to save room.
7. Keep storage areas clean and not overcrowded.
8. Disassemble large items if possible.
9. Review and update stored items regularly.

Storage of Common Household Items

Clothing

1. Closets/wardrobes: With shelves, drawers, and hangers for easy organisation.
2. Under-bed storage: For off-season clothes, shoes, or bedding.
3. Over-the-door organisers: For accessories, shoes, or folded clothes in small spaces.

Kitchen Items

1. Cabinets/drawers: For utensils, dishes, and gadgets.
2. Pantry: For non-perishable foods, organised by category.
3. Countertops/under-sink storage: For frequently used items or cleaning supplies.

Books and Media

1. Bookshelves: Open shelves for easy access or closed shelves to reduce dust.
2. Media cabinets: To store DVDs, electronics, and keep cords tidy.

Tools

1. Toolboxes and bins: For screws, nails, and small tools (label for easy use).
2. Pegboards/shelves: For larger or frequently used tools in garages or workshops.

Seasonal Items

1. Attic or basement: For holiday decorations, coats, or camping gear in labelled boxes.
2. Vacuum-sealed bags: To store clothing or bedding, saving space and protecting from dust and pests.

Activity 5.1 Exploring the Concept of Storage

1. Work on your own to think about the concept of storage
   a. What does **storage** mean?
   b. What are some items in the home that require storage? (e.g., food, clothes, books, utensils).
   c. What facilities are used to store these items

For the next set of tasks, form a group with 3 to 5 of your friends in class.

2. Discuss the following questions.
   a. What is the meaning of storage?
   b. What types of storage facilities do you know?

Are there any new ideas that come from your group discussion?

3. a. As a group, classify storage facilities into three categories with examples and use (see table below)
   b. Write down the meaning of storage and the different types you discussed.

Type of Storage	Example	Use
Open storage	Bookshelf	For storing books
Closed storage	Cabinet	For storing crockery
Portable storage	Laundry basket	For storing dirty clothes

4. Share and Reflect
   a. Each group presents their findings to the class.
   b. During the class discussion, note down any storage types you had not thought of earlier.

Activity 5.2 Observation and group discussion on storage

Figure 5.5: Methods of Storing Items

1. a. Watch videos or pictures and observe ways individuals and families store items.
   b. Pay attention to;
      i. What is being stored (food, clothes, household tools, etc.).
      ii. How it is being stored (For example, refrigerator, containers, shelves, baskets, wardrobes).
   c. Note down your observations
2. In a group with 4 classmates, discuss your individual observations. During the group discussion, identify at least two storage methods for each category below.
   a. Food (example: fridge, airtight containers).
   b. Clothing (example: wardrobes, drawers)

c. Household items (example: toolboxes, shelves

3. In your group, make notes of your findings and prepare a short group presentation
4. Share your presentation and findings with the whole class.

Application of the Principles of Storage

Discuss the principles of storage

The principles of storage are essential for making a living space efficient and organised. These include the following.

1. **Maximising space:** Use the available space wisely by considering both the floor and wall areas. This means making use of areas that are often ignored in order not to waste space.
2. **Accessibility:** Store items so they are easy to see and reach. Frequently used items should be easy to grab without messing up others.
3. **Categorisation:** Group similar items together based on their use or size. This makes it easier to find what you need quickly.
4. **Labelling:** Clearly label boxes and shelves. This helps you find things faster and makes sure everything has its own place.
5. **Adaptability:** A good storage system should be flexible. It should allow for changes when new items come in.
6. **Protection:** Use proper storage methods to keep items safe from damage or dust. This helps to keep them in good condition for a longer period.
7. **Routine maintenance:** Good storage needs regular checking and organising. This keeps everything in order and makes it easier to find things.

How can the principles of storage be applied in real-life situations?

1. Maximising space utilisation

In a kitchen with limited cabinet space, you could add hanging racks under the cabinets to store mugs or utensils. This keeps your counters clear and makes better use of the vertical space.

2. Accessibility and ease of use

In a home, frequently used files should be kept in shallow drawers or open shelves for easy access. In the bathroom, everyday items like toothpaste and shampoo can be stored in reachable bins on shelves or counters. This avoids saving time when you need them. Less-used items, like raincoats or holiday decorations (example: Christmas trees and flowers), can be stored in places like the attic or closet since you only need them once a year.

3. Categorisation and grouping

In a pantry, organising food by type, such as grains, canned goods, and snacks, helps you find what you need quickly while cooking. In a garage, tools can be sorted by type (like screwdrivers or hammers) and kept in labelled bins or on a pegboard for easy access.

4. Accurate labelling and clear identification

In a home office, label file folders with client names or project titles to make them easy to find. In a closet, group clothes by type or need so you can get dressed faster and more efficiently.

5. Accurate labelling

Storage boxes in a closet or attic should be labelled clearly with what is inside, like "beddings," "cosmetics," or "old photos." In the kitchen, jars and containers should also have labels showing their contents and expiration dates, especially for dry goods or homemade items.

6. Adaptability and flexibility

Our collection of items, like clothes and kitchen tools, changes over time. Using modular shelving units or adjustable closet rods allows you to rearrange your storage to fit new needs. Items that could break should be stored in sturdy boxes with padding for protection.

7. Protection and preservation

Store delicate items, like wool sweaters, in breathable garment bags or boxes to keep them safe from moths. Similarly, fragile items should be kept in protective boxes to prevent damage.

8. Consistency and routine maintenance

Regularly tidy up storage areas, like closets and drawers, at least once a month. This helps you get rid of items you no longer need and reorganise things that have become messy. For example, sorting through clothes every season and donating or discarding what you do not use keeps your closet organised. In the kitchen, cleaning out the pantry and checking expiration dates helps.

Activity 5.3 Understanding the principles of storage

1. Take a few moments to think quietly about the basic principles of storage. Note down 2 or 3 principles you believe are important in storing food, clothing, or household items.
2. Pair up with a classmate and share your thoughts. Compare your ideas and agree on the most important principles.
3. Form a group with some classmates for the next tasks.
   a. As a group, combine all ideas and list the principles agreed upon.
   b. Select a spokesperson to share your list with the whole class
4. Make notes of all the points from the whole class discussion in your notebook

Practical activity on the principles of storage.

In your groups

5. Select at least one food item, one clothing item, one tool and one household item to store.
6. Discuss and decide on:
   a. The most suitable method for each of the items selected (example: refrigeration, folding, hanging, stacking).
   b. The principles of storage involved (example: safety, hygiene, accessibility, proper labelling).
7. Join the whole class to discuss the methods of storage and the principles of storing items.
8. Make notes of all the points from the whole class discussion in your notebook
9. Work together as a class to create a summary list of the key benefits of proper storage. E.g. the importance of good storage to maintain the lifespan of items purchased.

STORING VARIOUS ITEMS IN THE HOME

Methods of storing food items in the home

When choosing a method for storing food, it is important to think about how quickly it can spoil. For example,

Perishable foods spoil quickly because they have a lot of moisture and nutrients. Examples include milk, meat, fruits, and cooked or processed foods.

Semi-perishable: These are foods that have a limited shelf life but can last longer than fresh items when stored properly. Examples include cheese, cured meats, and certain fruits like apples.

Non-perishable foods: These foods can be stored for long periods without spoiling because they contain relatively low amounts of water. They can last for months or years. Examples include canned foods, dry grains, pasta, and legumes.

Understanding these differences can help you store food properly and reduce waste.

Table 5.2: Methods of storing food items

Method	Examples of food items with the method	Best practices
Refrigeration: Refrigeration slows down the growth of bacteria and preserves perishable food by keeping it cold below 4°C.	Dairy products, Fresh meat, Cooked leftovers, Fruits and vegetables.	1. Keep the refrigerator at or below **40°F (4°C)**. 2. Store raw meat on the bottom shelf to avoid cross-contamination. 3. Clean and wrap meat and other strongly scented food items in an airtight poly or cover in an airtight container.
Freezing: Freezing halts bacterial growth and is suitable for long-term storage.	Meat and poultry, Bread and baked goods, Vegetables (after blanching).	1. Keep freezer at **0°F (-18°C)** or lower. 2. Use airtight containers or freezer bags to prevent freezer burn.
Dry Storage (Pantry Storage): Used for shelf-stable items that don't require cold storage.	Grains, pasta, cereals, Canned goods, spices.	1. Store in a cool, dry place (below **70°F/21°C**). 2. Use airtight containers to prevent insect infestation and moisture exposure.
(Home Canning): A method of preserving food in jars using heat to destroy microorganisms and seal containers.	Jams and jellies, pickles, and tomatoes.	1. Use tested recipes. 2. Use pressure canning for low-acid foods.
Vacuum Sealing: Removes air from packaging to reduce oxidation and prevent spoilage.	Meats, cheese, coffee, beans.	1. Combine with freezing for extended storage. 2. Use food-safe vacuum sealers and bags.
Fermentation: Uses beneficial microbes to preserve and transform food.	Yogurt, Sauerkraut, Kimchi.	1. Maintain proper salt concentrations. 2. Use clean utensils and containers.

Refrigeration

Vacuum sealing

Canning

Vacuum packing

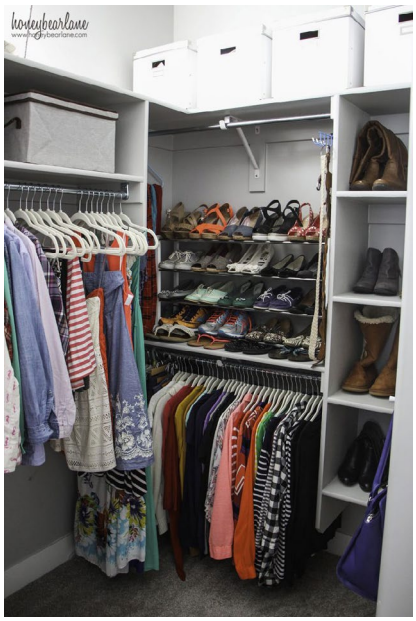
Figure 5.6: Methods of storing food items

Methods of Storing Clothing Items in The Home

Hanging Storage (Closets and wardrobes)

Hanging prevents wrinkles and maintains garment shape. This is best for coats, dresses, blouses, and suits.

Best practices: Use proper hangers (wooden for heavy garments, padded for delicate ones). Hang garments by type and season for easy access.



Hanging Storage (Closets and wardrobes)

Drawer Storage (Folding)

Folding clothes into drawers saves space and keeps them organised. Mostly preferred for T-shirts, undergarments, and pyjamas.

Best practices

a. Use the vertical (file) folding method for visibility.

b. Drawer dividers can keep items sorted.

Storage Bins and Boxes

Boxes or containers protect clothing not in current use. Seasonal clothing and special occasion outfits are best stored in bins and boxes.

Best practices: Use breathable fabric bins for natural fibres.

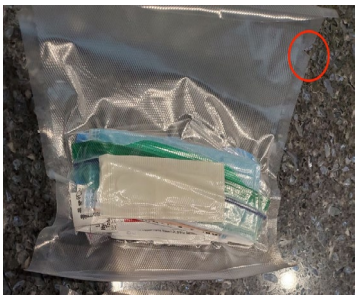
Label boxes and store in a cool, dry place.

Vacuum-sealed storage Bags

Removes air to reduce bulk and protects from dust, insects, and moisture. This is most suitable for bulky items like winter coats, blankets, etc.

Best practices:

Avoid long-term storage of delicate or natural fabrics in vacuum bags.



Vacuum-sealed storage Bags

Under-bed storage

Makes use of space under beds for clothes and linens. Most suitable for off-season clothing, spare linens, etc.

Best practices

a. Choose bins with lids or fabric cases to avoid dust.

b. Add silica or cedar blocks to prevent moisture and pests, etc.

Under-Bed Storage

Figure 5.7: Methods of storing clothing at home

Methods of storing items in the home

Kitchenware storage

Cabinet and drawer organisation for storing pots, pans, utensils, dishes and food containers.

Best practices

a. Use drawer dividers and shelf risers to maximise space.
b. Store frequently used items at eye level.

Cleaning supplies storage

Utility closet or under-sink storage such as sprays, disinfectants, sponges and mops

Best practices

a. Keep chemicals out of children's reach (e.g. use locking cabinets).
b. Use caddies for portability and easy access.

Electronics and cords: Cord organisers and labelled bins, which are mostly used for chargers, headphones, USB cables and remote controls.

Best practices

a. Use cable clips or wraps to avoid tangles.
b. Store in labelled zip pouches or boxes.

Figure 5.9: Methods of storing items at home

Activity 5.4 Storing food, clothing and items in the home

Form a group with four of your classmates to do this activity.

1. Visit a community to observe storage options in the home
   a. With your group, select a nearby community to visit. It could be your own, or one you can easily access.
   b. Prepare a list of questions or areas to observe. Example:
      i. Why did you use this storage method?
      ii. Which other item can be stored with this method?
   c. Ask respectful questions from community members about how individuals and families store the following items.
      i. Food (perishables and non-perishables)

ii. Clothing

iii. Household tools (farm tools, kitchen tools)

iv. Cleaning and utility items

d. Observe the materials used, storage spaces, and methods applied.

e. Record your findings by taking notes and (with permission) photos or videos.

2. Prepare a report to include the following.

a. Introduction

b. Body: What you observed and learned, summary of good practices.

c. Conclusion: challenges, suggestions for storage improvement.

3. Present your group work using any of the following modes of presentation:

a. Poster or infographic

b. Video presentation

c. Drama/skit

d. Slide show

4. Conduct peer and self-appraisal.

Reflections

a. *What storage methods are appropriate for the following items:*

b. *Maize, fresh fish, bed sheets, suit, butcher's knife, measuring tape, cutlass*

c. *Are items protected from pests, dirt, water, or damage?*

HOME AND WORKPLACE HAZARDS AND ACCIDENTS

The Concept of Hazards

A hazard is anything that could potentially cause harm. It represents a source of danger. If not managed properly, a hazard can lead to accidents or injuries. It's important to understand and address hazards to keep ourselves safe.

Classification of Hazards

1. **Physical hazard**: It is a type of hazard that can cause harm through physical means. For example, slippery floors, exposed wires, heavy machinery, etc.

2. **Chemical hazard**: It refers to any substance that can cause harm to health or the environment through chemical reactions or exposure. For example, toxic substances, flammable materials, corrosive substances, etc.
3. **Biological hazard**: It refers to any biological substance that poses a threat to the health of living organisms. For example, viruses, bacteria, mould, etc.
4. **Ergonomic hazard**: It refers to any workplace condition that poses a risk of injury or discomfort due to the way work is designed or performed, such as repetitive motions, poor posture, excessive force, etc.
5. **Psychosocial hazard**: It refers to any aspect of work that can cause psychological or emotional harm. stress, harassment, fatigue, lack of support, job

The implications of hazards to healthy family living

Hazards can have significant effects on healthy family living. Here is a breakdown of the key impacts.

Table 5.3: Implications of hazards to healthy family living

Hazards	Implications
Physical Health Risks	a. **Injuries** (For example, falls, burns and cuts) b. **Illnesses** (For example, exposure to mould, carbon monoxide, or toxic chemicals can lead to chronic health problems such as asthma)
Emotional and psychological impact	a. **Trauma:** For example, a child who witnesses a serious accident may develop a fear of cars or get anxious when riding in a vehicle. b. **Family Stress**: For example, coping with injuries or illnesses can lead to tension or emotional burnout among family members.
Financial Consequences	a. **medical costs**: For example, treatment and hospitalisation can be expensive, especially if there is no insurance or inadequate coverage. b. **Loss of income**: For example, illnesses may lead to lost wages or even permanent job loss, affecting the family's financial stability. c. **Home repairs and safety upgrades**: For example, fixing faulty wiring or installing safety equipment. can also incur extra costs.
Disruption of daily life	a. **Care-giving burden**: When a family member is injured, another family member may need to take time off work to help with daily tasks, like cooking and cleaning, which can disrupt. b. **Lifestyle changes**: Serious accidents may require permanent changes in lifestyle or home modifications, affecting the family's normal routines.

Impact on children's development	a. **Learning and behaviour**: Children exposed to frequent accidents or unsafe environments may struggle with concentration, behaviour, or emotional regulation. b. **Sense of security**: A safe home fosters a sense of trust and stability. Constant hazards can erode that foundation, affecting emotional development.
Social implications	a. **Isolation**: Ongoing health issues or fear of repeated accidents may limit social interactions or participation in community activities. b. **Stigma**: In some cultures and communities, families dealing with visible injuries or disabilities might face judgment or isolation.

Ways of preventing hazards in homes

There are various ways of preventing hazards in the home. Among them are:

Keep the Home Clean and Organised

a. Declutter regularly to avoid tripping hazards.

b. Clean spills immediately to prevent slips and falls.

c. Store sharp objects like knives and scissors out of children's reach.

Electrical Safety

a. Do not overload sockets or use damaged cords.

b. Keep electrical appliances away from water.

c. C. Childproof outlets with socket cover.

Fire Prevention

a. Install smoke detectors in key areas like the kitchen and bedrooms.

b. Turn off appliances when not in use. Store flammable items like matches or lighters

c. In safe places.

d. Have a fire extinguisher and know how to use it.

Safe Storage of Chemicals and Medications

a. Label and store chemicals (cleaning agents, pesticides, etc.) in locked cabinets.

b. Keep medicines in a secure place, away from children and pets. et**c.** Never mix cleaning products, as some combinations can produce toxic gases.

Childproofing

a. Install safety gates on stairs and secure furniture to walls.

b. Use corner guards on sharp furniture edges.

c. Keep small objects out of reach to prevent choking.

Proper Lighting

a. Ensure good lighting in all areas, especially stairways and hallways.

b. Use night lights in bedrooms or bathrooms to prevent night-time accidents.

Preventing Falls

a. Use non-slip mats in bathrooms and kitchens.

b. Fix loose tiles or floorboards.

c. Install handrails on staircases and in bathrooms for elderly family members.

Routine Maintenance

a. Inspect gas lines, smoke detectors, and wiring regularly.

b. Fix leaks to avoid water damage and mould growth.

c. Check for pests that may carry diseases or damage property.

Emergency Preparedness

a. Create an emergency plan for fires, earthquakes, or medical emergencies.

b. Keep a first aid kit in an easily accessible place.

c. Teach family members how to call for help and use emergency numbers.

Activity 5.5 The Concept and Prevention of Hazards

Hazards at home and workplace

1. a. Quietly reflect on the concept of hazards. Note down your thoughts on a piece of paper. Think about examples you have seen or experienced at home (for example, slippery floor, corrosive, viruses, poor postures and stress).

   b. Consider how such hazards affect the health, safety and well-being of family members.

2. Pair up with a classmate and;

   a. Share your understanding of the term hazards.

   b. Discuss at least two ways hazards can occur in the home. (physical hazards, chemical hazards and biological hazards)

   c. Identify who is most affected (example: children, the elderly, pregnant women, or persons with disabilities).

3. Join the whole class to share ideas from your discussion. Listen to others and add new ideas to your notes.

Hazard Prevention

4. With four of your friends, discuss common hazards in the home (example, wet floors, poor lighting, uncovered sockets, fire risks, cluttered walkways).
5. Think about whom the hazards might affect.
6. Research and identify preventive measures on hazards by reading text, pictures, the internet, and watching videos.
   a. Identify and record practical ways of preventing each hazard you listed.
   b. Include both local methods (example: storing knives in a wooden rack) and emerging technological methods (example: using smoke detectors or childproof plugs).
   c. Create a simple table or poster showing:
      - Type of hazard
      - Preventive measure
      - Tools/resources needed
      - Who benefits from the preventive measures
7. Each group should present their findings briefly.
   a. Choose your group spokesperson(s).
   b. Present your findings using role-play, a chart, a skit, or a short talk.
8. Listen carefully to other groups and take notes of additional ideas.

Types of Accidents In The Home or Workplace

An accident is an unexpected event that can lead to injury, illness, damage or loss. It usually occurs when a hazard is not recognised or managed properly. Identifying and controlling hazards is essential to prevent accidents and to keep everyone safe. For examples: slipping on a wet floor, getting burned by a chemical and fire breaking out in the kitchen can be controlled.

The relationship between accidents and hazards

A hazard is anything that could cause harm or danger. An accident, on the other hand, is an unexpected event that leads to injury, damage or loss.

Hazards can lead to accidents if they are not spotted and handled correctly. In other words, accidents happen when someone meets a hazard.

Common Accidents In The Home And Workplace

Table 5.4: Common accidents in the home

Accidents	Causes
Slips, trips and falls	Caused by wet floors and stairs, or cluttered walkways.

Burns	Caused by dry heat such as fire, hot surface or object (stove, iron) and electrical or chemical reaction.
Scalds	Caused by moist heat such as hot liquids (hot water, oil, etc.) and steam.
Cuts and bruises	Caused by sharp objects like knives, broken glass, or tools.
Electric shocks	Caused by faulty appliances, exposed wires, or using electrical items near water.
Poisoning	Caused by swallowing household cleaners, medications, or pesticides.
Choking	Choking occurs when an object, like food or a toy, blocks the airway, making it difficult to breathe.
Suffocation	Suffocation happens when a person cannot breathe due to a lack of oxygen. This can occur in various situations, such as being trapped in a confined space.
Falling objects	Items falling from shelves or improperly stored materials.

Figure 5.11: Common accidents in the home

Table 5.5: Common accidents in the workplace

Accident	Causes
Slips, trips, and falls	Caused by wet floors, uneven surfaces, or loose cables in offices, factories, or kitchens.
Machinery accident	Getting caught in or injured by machines (common in factories or construction).
Cuts and lacerations	Caused by sharp tools, equipment, or broken glass.
Burns	Caused by chemicals, hot surfaces, or equipment (especially in kitchens or labs).
Back injuries and strains	Caused by lifting heavy objects improperly or poor posture.

Electric shocks	Caused by faulty wiring, misuse of electrical equipment, or lack of training.
Falls from heights	Caused by falling from ladders, roofs, or scaffolding (common in construction).
Exposure to harmful substances	Caused by breathing in fumes, dust, or chemicals without protection.

The Characteristics of Accidents

1. **Unexpected and unplanned**
   a. Accidents usually happen suddenly and without warning.
   b. They are not intentional and often take people by surprise.
   c. Example, a person slipping on a wet floor without noticing it was wet.
2. **Cause harm or damage**
   a. Accidents can result in injuries to people, property damage, or both.
   b. Some may also cause emotional or psychological distress.
   c. Example: A fire accident damaged a home and caused burns.
3. **Often caused by hazards or unsafe conditions**
   a. Accidents do not just "happen"-they are often the result of neglected hazards, carelessness, or lack of safety measures.
   b. Example: An uncovered electrical socket leading to a shock.
4. **Can be prevented**
   a. While accidents are unplanned, many are avoidable through awareness and safety practices.
   b. Example: Using non-slip mats to prevent falls in the bathroom.
5. **May involve people, equipment or environment**
   a. People (example: human error or negligence).
   b. Equipment (example: faulty machinery).
   c. Environment (example: slippery floors, poor lighting).
6. **Range in severity**
   a. Some accidents are minor (example: small cuts or bruises),
   b. Others are serious (example: broken bones, fire, or fatal injuries).
7. **Can occur anywhere, anytime**
   a. Accidents are not limited to a specific place. They can happen at home, work, school, or in public places.
   b. They can occur at any time, which is why constant safety awareness is important.

Activity 5.6 Exploring Accidents

Exploring accidents at home

1. Think about the meaning of accidents in the home.
   a. Think about examples you have observed or experienced (for example, slipping on a wet floor, burns from hot objects).
   b. Also, think about what causes these accidents. These are often called hazards (example: water on the floor, sharp tools left out).
2. Turn to a partner and discuss the accidents that both you and they have noted
   a. Discuss in your pairs what an accident is in the home?
   b. Describe some examples of hazards.
   c. Indicate the relationship between hazards and accidents.
   d. Note down ideas from your discussions
3. Join another pair or mingle with another group to compare your examples. Take turns sharing ideas
   a. Add new examples or causes of accidents you may not have thought about.
   b. Select a group representative to share one key idea with the whole class.
   c. Describe an accident and the hazard that caused it.

Scenario and group discussion on the characteristics of accidents

4. In your group, read the scenario below and discuss the questions that follow.

Scenario

A family of four, mother, father and two children, keep having accidents such as burns, trips over toys or falls. The accidents keep happening in areas like the kitchen, bathroom and living room of the family. They want to reduce the number of accidents and need to understand why they keep happening

   a. Help the family to understand why these accidents keep happening. (characteristics of such accidents)
   b. Do they happen in certain parts of the home more often (example: kitchen, bathroom, etc.)?
   c. What are the common types (example, cuts, burns, falls)?
   d. Are accidents always caused by human actions, or can the environment also cause them
5. Use the scenario questions as a guide to discuss the characteristics of accidents
   a. Can accidents be minor or severe? Give examples.
   b. In your group, summarise your discussion by creating a visual (poster, mind map, or chart) that shows the key characteristics of home accidents.

c. One member from your group should briefly present your chart to the whole class.

d. Listen to other groups and compare your ideas.

UNDERSTANDING AND HANDLING ACCIDENTS IN THE HOME

Causes and Prevention of Accidents

There are several causes of accidents. Here are some of the **common causes** of accidents at home, at work, and in everyday life.

Human error or carelessness

a. Not paying attention

b. Ignoring safety rules

c. Rushing or being impatient

Faulty equipment or Tools

a. Broken ladders

b. Defective machines or appliances

c. Unmaintained vehicles or tools

Example a: A faulty gas stove causing fire

Unsafe environment

a. Poor lighting

b. Slippery floors

c. Cluttered walkways

d. Tripping over items left on the floor

e. Not knowing how to use a tool or machine safely

Poor health or fatigue

Being tired or unwell can reduce focus and reaction time

Example: A tired driver falling asleep at the wheel.

Lack of safety measures

a. No fire extinguisher or smoke detector

b. No warning signs (e.g., “wet floor”)

c. No protective gear (e.g., gloves, helmets)

Example: Working with chemicals without safety gloves.

Lack of training or Knowledge

a. Not knowing how to use a tool or machine safely

b. Not understanding safety procedures. Example, a child using cleaning chemicals unsafely

Distractions

a. Using a phone while walking, driving, or operating machines

b. Talking or daydreaming while doing something risky

Example: Burning food while distracted on the phone.

Ways of Preventing Accidents

Preventing accidents involves taking action to stop hazards, staying aware, and making sure the environment is safe.

General ways to prevent accidents at home, school, or work

1. **Stay alert and aware**
   a. Always pay attention to your surroundings.
   b. Avoid distractions like using your phone while walking or working.
2. **Keep the environment clean and organised**
   a. Remove clutter from walkways to prevent trips and falls.
   b. Keep items in their proper places to avoid accidents.
3. **Maintain equipment and facilities**
   a. Regularly check and repair tools, appliances, machines, and electrical wiring.
   b. Report or fix anything that is broken or unsafe.
4. **Use safety equipment**
   a. Wear protective gear such as helmets, gloves, goggles, or masks when needed.
   b. Use seatbelts in vehicles and child safety seats for young children.
5. **Educate and train**
   a. Teach children and workers about safety rules and emergency procedures.
   b. Provide proper training for handling tools, chemicals, or equipment.
6. **Follow rules and safety guidelines**
   a. Obey warning signs, instructions, and safety procedures.
   b. Do not take shortcuts or risky actions.
7. **Store dangerous items safely**
   a. Keep sharp objects, chemicals, and medicines out of reach of children.
   b. Label harmful substances clearly and store them in locked cabinets.
8. **Install safety devices**
   a. Use smoke detectors, fire extinguishers, and first aid kits.
   b. Install handrails, non-slip mats, socket covers, and safety gates.

9. **Prepare for emergencies**
   a. Know emergency contact numbers and first aid steps.
   b. Practice fire drills and emergency evacuations regularly.
   c. Emergency evacuations regularly.

Specific accidents and their prevention

1. **Slips, trips, and falls**
   a. Keep floors dry and clean spills immediately.
   b. Use non-slip mats in bathrooms and kitchens.
   c. Ensure good lighting in stairways and hallways.
   d. Remove clutter from walkways
   e. Install handrails on stairs.

2. **Cuts and bruises**
   a. Store sharp objects like knives, scissors, and tools safely.
   b. Use protective gear like gloves when handling sharp tools.
   c. Keep glass objects in safe places, especially away from children.

3. **Burns and scalds**
   a. Keep hot pots, kettles, and irons out of children's reach.
   b. Always turn pot handles inward on the stove.
   c. Test bath water temperature before use.
   d. Unplug appliances like irons when not in use.

4. **Electric shocks**
   a. Never use electrical appliances with wet hands.
   b. Repair or replace damaged wires and plugs.
   c. Use socket covers in homes with small children.
   d. Hire qualified electricians for repairs and installations.

5. **Poisoning**
   a. Store medicines and cleaning products in locked cabinets.
   b. Never store chemicals in food containers.
   c. Label all substances clearly.
   d. Educate children not to touch or taste unknown items.

6. **Fires**
   a. Install and check smoke detectors regularly.
   b. Turn off stoves and appliances when not in use.
   c. Keep matches and lighters away from children.
   d. Don't overload electrical outlets.

7. **Choking or suffocation**
   a. Keep small objects and toys with tiny parts away from young children.
   b. Cut food into small pieces for toddlers.

c. Supervise children while eating or playing.

8. Falls from heights

a. Use sturdy ladders and never stand on chairs or unstable furniture.
b. Install safety rails on balconies and staircases.
c. Supervise children around windows and stairs.

9. Machinery and tool accidents (workplace)

a. Train workers on the proper use of machines and tools.
b. Wear personal protective equipment (PPE).
c. Keep machines in good condition with regular maintenance.
d. Always follow safety procedures.

10. Road/vehicle accidents (at work or home)

a. Avoid distractions while driving (example: texting).
b. Do not drive under the influence of alcohol or drugs.
c. Follow traffic rules and speed limits.
d. Regularly maintain vehicles.

Activity 5.8 Observing and Discussing Causes of Accidents

1. Watch a short video or look at pictures showing different home accidents (e.g., someone slipping on water, a child touching fire, a person tripping over scattered toys, or a kitchen fire).
2. Pay close attention to:
   a. Where the accident happened (setting).
   b. What the person was doing (actions).
   c. What made the accident happen (unsafe object, careless action, or unsafe environment).
3. With four of your classmates, talk about the following questions after watching the video.
   a. What caused the accident?
   b. Was it caused by a person, an object, or the environment?
   c. Could it have been prevented? How?
4. Make notes of your discussions
   a. Appoint a secretary to write down your group's main points.
   b. Highlight at least three common accidents in the home
   c. Highlight the potential causes of the accidents
   d. Explain how each can be prevented.

5. Sharing Ideas
   a. Select a spokesperson to present your group's findings to the class.
   b. Listen carefully to other groups and note down causes and prevention measures that were not discussed in your group.

Reflection

a. *Identify and explain different causes of accidents in the home (e.g., wet floors, poor lighting, careless handling of fire, sharp objects left around).*
b. *Suggest practical ways to make home environments safer (e.g., cleaning spills immediately, proper storage of knives and chemicals, using child-proof locks, ensuring good lighting).*

FIRST AID

The Concept of First Aid

First Aid is the immediate care or help given to someone who is injured or unwell before professional medical assistance arrives. It is said to be temporary because it is not meant to replace full medical treatment.

Purpose of first aid

1. Save a life.
2. Prevent the condition from getting worse.
3. Help the person recover faster.

Key Points about First Aid

a. It is immediate
b. It is temporary
c. Anyone can learn it
d. It uses simple tools and skills
e. It requires calmness

How to handle first aid situations.

Examples of first aid situations

a. Cleaning and dressing a cut
b. Using a bandage for a sprain
c. Helping someone who is choking
d. Giving CPR to someone who has stopped breathing

e. Cooling a burn with running water

The First Aid Kit

It is a box that contains tools and materials needed to provide first aid treatment to an injured person.

A first aid kit contains tools needed for emergencies. Some of these are listed below.

1. Bandages and plasters
2. Antiseptic cream or wipes
3. Scissors and tweezers
4. Gloves
5. Pain relievers

Figure 5.14: Examples of a first aid kit

Different ways of providing first aid to different accident victims.

1. First Aid for Cuts and Scrapes

a. Clean the wound with clean water to remove dirt and debris.
b. Apply an antiseptic to prevent infection.
c. Cover the wound with a clean bandage or gauze.
d. Apply pressure if the bleeding doesn't stop.

2. First Aid for Burns

a. Cool the burn immediately with cool (not cold) water for at least 10 minutes.
b. Cover the burn with a sterile bandage or cloth.
c. Don't pop blisters or apply ice, ointments, or butter.
d. Avoid tight clothing that can irritate the burn.

3. First Aid for Choking

a. Encourage coughing if the person can cough.

b. Perform the Heimlich manoeuvre (abdominal thrusts) for an adult or child: Stand behind the person, make a fist with one hand, place it just above the navel, and give quick inward and upward thrusts.
c. Call for help immediately if the person can't breathe or cough.

4. First Aid for Broken Bones (fractures)

a. Stabilise the injured area by using a splint or any sturdy object.
b. Apply ice wrapped in a cloth to reduce swelling.
c. Avoid moving the person unnecessarily.
d. Elevate the injured area, if possible, to reduce swelling.

5. First Aid for Sprains and Strains

a. Rest the injured area and avoid putting weight on it.
b. Ice the injury to reduce swelling.
c. Compress with an elastic bandage to reduce swelling (not too tight).
d. Elevate the injured area above the level of the heart.

6. First Aid for Nosebleeds

a. Sit the person upright (do not lie down).
b. Pinch the nostrils together for 5–10 minutes while breathing through the mouth.
c. Apply a cold compress to the back of the neck or the nose area.
d. Avoid tilting the head backwards, as it may cause choking.

7. First aid for Heart Attack (Chest Pain)

a. Call for emergency help immediately (dial emergency number).
b. Encourage the person to sit or lie down and remain calm.
c. If the person is conscious, offer aspirin (unless allergic) to help thin the blood.
d. Perform CPR if the person becomes unconscious and stops breathing.

8. First Aid for Stroke

a. Call emergency services immediately.
b. Keep the person calm and comfortable.
c. Do not give them food or drink.
d. Note the time of symptoms (important for medical treatment).

9. First Aid for Seizures

a. Stay calm and protect the person from injury by moving nearby objects.
b. Place something soft under their head (if possible).
c. Do not try to hold the person down or put anything in their mouth.
d. Time the seizure to note its duration.
e. Stay with the person after the seizure until they are fully conscious.

10. First Aid for Drowning

a. Call for help immediately and remove the person from the water if possible (without putting yourself at risk).

b. Check for breathing and pulse. If absent, start CPR.

c. Clear the airways of water and fluids if needed.

d. Provide rescue breathing or chest compressions until help arrives.

Activity 5.9 Demonstration on First Aid

Part A: Exploring First Aid

1. Your own understanding, write what you know the meaning of first aid is. Write down your ideas in your notebook.
2. Watch a video/demonstration or pictures showing first aid given to accident victims (burns, cuts, choking, falls, etc.).
3. After watching the video, form a group with four classmates and discuss the following.
   a. Identify the types of accidents shown.
   b. Talk about the correct first aid steps for each (e.g., cleaning a wound, applying a bandage, CPR, treating a burn).
   c. Discuss how first aid helps save lives and prevent further harm
4. a. Share your group's ideas with the class.
   b. Make sure all members take part (assign roles such as speaker, note-taker, timekeeper).

Part B: Role-Play on First Aid
Organise yourselves into small groups of 3 or 4

1. Choose one accident type (e.g., cut/bleeding, sprain, poisoning, choking, shock, drowning).
2. Act out how to give first aid. Show the following steps:
   a. Stay calm
   b. Call for help
   c. Give the correct first aid for the type of accident
3. a. Record your role-play using a phone or camera.
   b. Play it back for the class.
   c. Reflect together on;
      i. What went well?
      ii. What needs improvement?
      iii. Were the correct steps followed?

4. Discuss how your group followed the main first aid rules:
   a. Stay calm
   b. Check the scene before helping
   c. Call for help
   d. Use clean materials
   e. Comfort the victim

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 Approacher's (GH) LTD, Kumasi, Ghana. Page

REVIEW QUESTIONS

1. Explain the concept of storage.
2. Describe how the principles of storage are essential in creating an efficient and organised living space for a newlywed couple to ensure comfort in their new home.
3. Educate your family and friends on the methods used to store items in the home.
4. You have been invited to a school program as a consultant to educate a group of people with large families, but with limited space. Explain how the principles of storage may be applied to solve the situation.
5. You have been away for a week and had a call from your junior sister who just returned from the market. She bought the following items: meat, cereal, and a coat. With the knowledge acquired on methods of storing items in the home, suggest how she should store these items.
   a. Meat
   b. Cereal
   c. Coat
6. Distinguish between hazards and accidents. Give an example of each
7. Identify two types of hazards in the home. Describe how they can be prevented.
8. Analyse the relationship that exists between hazards and accidents.
9. Outline three characteristics of accidents that occur in the home.
10. Discuss the causes and prevention of the following accidents in the home. Present your answers in a table with three points each.
    a. Cuts
    b. Burns
11. Describe the general rules that an individual should follow to handle a first aid situation.

ANSWERS TO REVIEW QUESTIONS

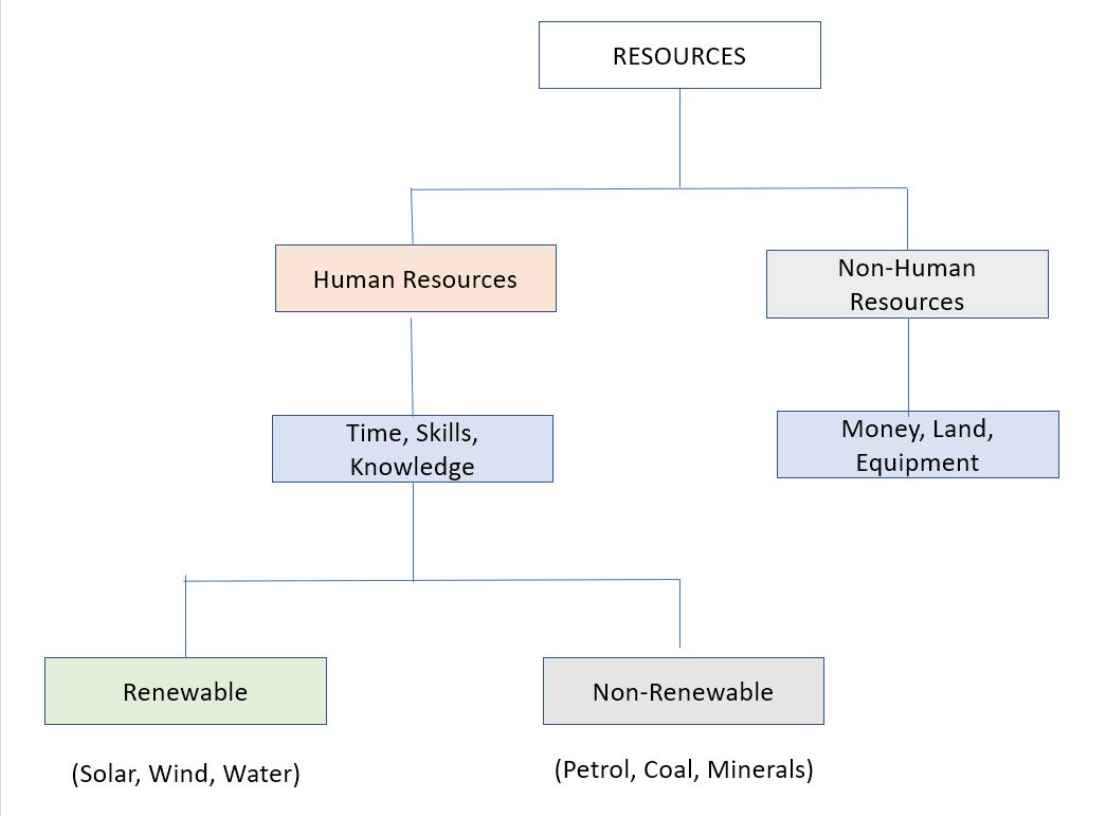
SECTION 1

1. Resources are things individuals, families and communities use to meet their needs and achieve goals. They can include time, money, materials, skills, and energy.

Examples

   a. Time: Used for work, study or rest.
   b. Money: Used to buy goods and services.
   c. Knowledge: Used to solve problems or make informed decisions.

2. Sample Answer (Text-based Concept Map)



3. Some resources in my environment and their classification

   a. Borehole water: Renewable; natural resource available in the environment.
   b. Cooking gas: Non-renewable; once used, it cannot be replaced.
   c. Mobile phone: Non-human; material resource used for communication.
   d. Time spent studying: Human resources; used for personal development.
   e. Mother's knowledge in sewing: Human resource; skill applied to earn income.

4. Resources can be classified in the following ways:

a. Human and Non-Human Resources: Human resources include time, energy and knowledge. Non-human resources include money, materials and equipment.

b. Renewable and Non-renewable Resources: Renewable resources like sunlight and water can be replenished. Non-renewable resources like fossil fuels cannot be easily replaced.

5. The characteristics of resources and their effect on real-life situations

a. Resources are Limited: Because resources like time and money are not unlimited, individuals must plan and prioritise how to use them. For example, a student must divide limited study time among multiple subjects.

b. Resources are Interrelated: One resource can affect the use of another. For example, having knowledge (human resource) can help save money (non-human resource) by solving problems independently.

c. Resources are Manageable: With good planning, people can use limited resources more efficiently. For example, budgeting helps families make the best use of their income.

6. The characteristics of resources and their implication to management processes.

a. **Scarcity:** *Implication:* Because resources are scarce, effective planning and decision-making are essential. Poor planning leads to waste or shortage.

b. **Utility:** *Implication:* The usefulness of a resource determines how it is prioritised in management. For instance, skills and knowledge may be prioritised over material things for long-term benefits.

c. **Substitutability:** *Implication:* Some resources can replace others. If money is scarce, time and creativity may be used to make homemade items instead of buying them. This helps in adapting management plans

7. Ways of optimising resources to achieve long-term success and their benefits.

a. Planning before use

i. Benefit: Helps prevent waste and ensures resources are used effectively.

ii. Example: A family that prepares a weekly food budget reduces overspending and food spoilage.

b. Setting priorities

i. Benefit: Focuses effort and resources on the most important goals.

ii. Example: A student focusing on final exam preparation before extracurricular activities.

c. Avoiding duplication

i. Benefit: Saves money, space, and time.

ii. Example: Sharing tools in a household instead of each person buying their own.

d. Reusing and recycling

i. Benefit: Prolongs the lifespan of resources and saves money.
ii. Example: Reusing containers for storage instead of buying new ones.

e. Improving skills and knowledge

i. Benefit: Leads to better decision-making and more efficient use of available resources.
ii. Example: Learning how to cook healthy meals at home to reduce spending on fast food.

8. Family scenario analysis on the management process

a. *Income Level*

i. Impact on individual: Affects the ability to meet personal needs like education and transport.
ii. Impact on family: Influences food quality, housing, and health care.
iii. Impact on Society: Large populations with low income can reduce national productivity and increase poverty rates.

b. *Time availability*

i. Impact on individual: Limited time may affect productivity at school or work.
ii. Impact on family: Time constraints can cause stress in managing household chores or parenting.
iii. Impact on society: Widespread time mismanagement can reduce economic output.

c. *Education and skills*

i. Impact on individual: Enhances decision-making and job opportunities.
ii. Impact on family: Skilled members contribute more effectively to family goals.
iii. Impact on society: Educated individuals promote innovation and national development.

9. How resources are identified and developed:

a. When families plan meals and use local food resources efficiently, it reduces dependence on imported goods. Impact: Supports local farmers, boosts the agricultural economy, and improves national food security.
b. Housing: Proper use of building materials and space encourages eco-friendly homes. Impact: Reduces overcrowding, encourages sustainability, and improves living standards in communities.
c. Education: Investing time and money in education equips individuals with knowledge and skills. Impact: Increases productivity, innovation and national development through a more skilled workforce.

10. The two management processes and explain how they can be applied in resource management.
    a. **Planning:** Involves setting goals and determining how to achieve them. Application: A family planning their monthly budget ensures that food, rent, and school fees are adequately covered.
    b. **Implementation**: Involves putting the plans into action. Application: If a student plans a study timetable, the implementation process is when they follow it daily to prepare for exams, etc.
11. Real Life example - Case study analysis:
    a. Resource identified: Land, cassava tubers, time and community knowledge.
    b. Development: They pooled their land, got training from a local NGO, and used simple processing tools.
    c. Goal: To reduce youth unemployment and provide affordable food (gari) for the community.
    d. Outcome: Within a year, they started supplying gari to local schools and selling at markets, creating income and improving local food availability.
12. Written explanation using the management process
    a. **Planning:** The family begins by identifying their goals and analysing their current situation. planning includes:
        i. Drawing up a realistic monthly budget to account for income and all necessary expenditures.
        ii. Setting a savings target toward a future housing project.
        iii. Exploring childcare alternatives, such as part-time day-care, shared caregiving with a neighbour, or community-based childcare support.
        iv. Listing essential home maintenance needs that impact safety and prioritising affordable short-term solutions.
    b. **Organising:** The next step is to arrange available resources efficiently. This involves:
        i. Dividing family tasks and responsibilities, ensuring each adult has designated roles for managing finances, caregiving, and home upkeep.
        ii. Scheduling business activities during school hours to maximise productivity while minimising childcare conflicts.
        iii. Organising documentation for savings (e.g., creating a housing fund account or joining a savings group).
        iv. Procuring low-cost tools or materials for temporary repairs to improve home conditions.
    c. **Implementing:** The family puts the plan into action:
        i. Begins using the budget to guide daily and monthly spending decisions.
        ii. Redirects small but consistent amounts toward the housing fund.

iii. Applies low-cost strategies for home maintenance, such as sealing cracks with local materials or using containers to manage leaks.

iv. Engages a trusted individual to assist with part-time childcare or modifies the workspace to accommodate the younger child safely.

d. **Evaluating:** To track progress, the family regularly evaluates their efforts:

i. Reviews savings goals every month to assess if they are on track.

ii. Evaluates the effectiveness of the childcare arrangement whether it allows for increased productivity.

iii. Monitors the home environment for improvements in safety and comfort.

iv. Adjusts the plan where necessary, such as changing savings amounts, reassigning roles, or exploring new childcare or repair options.

13. The management processes follow a logical sequence:

a. Planning: Deciding what to do, when, how, and with what resources.

b. Organising: Arranging resources and tasks to carry out the plan.

c. Implementation: Putting the plan into action.

d. Evaluation: Assessing the success or failure of the implemented plan.

e. Interconnection:

i. Planning sets the foundation for organising, which prepares the resources needed for implementation.

ii. After implementation, evaluation checks if the goals were achieved and identifies improvements for future planning.

iii. Each stage feeds into the next, forming a continuous improvement cycle. For example, poor planning leads to poor organisation and ineffective implementation, which will reflect during evaluation.

14. Case study analysis

a. Disorganised use of resources:

i. Without a clear plan, resources like time, money and skills may be wasted or misused.

ii. Example: The family might overspend on food, leaving no funds for school fees.

b. Stress and Confusion:

i. Family members may not know their roles or responsibilities.

ii. This can cause disagreements and reduced productivity at home.

c. Unmet goals: The family may struggle to meet both short-term and long-term goals (e.g., paying bills, saving or improving housing).

d. Poor valuation and learning: If there was no clear plan, it becomes difficult to evaluate what went wrong and how to improve.

e. Implications for the Family:

i. Financial hardship may increase.
ii. Family relationships may become strained due to confusion and unmet expectations.
iii. Missed opportunities in education, health or development could reduce the family's overall quality of life.

15. Evaluation plays an important role in ensuring efficient use of resources because it allows individuals and families to:

a. Measure outcomes against goals: This helps to determine whether resources such as time, money, and materials were used effectively.
b. Identify mistakes or waste: Evaluation reveals inefficiencies, such as overspending or poor time management, which can be corrected in future plans.
c. Improve future planning: It informs better decision-making and adjustments, leading to more efficient resource allocation.
d. Encourage accountability: Knowing that results will be reviewed motivates better performance during the planning and implementation stages.
e. Extent of efficiency: Evaluation ensures that every step in the management process is assessed and improved, which ultimately leads to better use of limited resources. However, its effectiveness depends on how honestly, timely and consistent the evaluation is conducted.

16. Three challenges of using the management process

Challenge	Explanation	Practical solution
1. Inadequate Planning Skills	Poor planning leads to the misuse of resources and failure to meet goals.	Provide training in goal setting, budgeting, and time management to improve planning.
2. Limited Resources	Families may lack money, time, or manpower to implement plans.	Prioritise needs over wants, seek community or government support where possible.
3. Lack of Communication and Cooperation	Family members may not agree or work together, which hinders the process.	Encourage shared decision-making and regular family meetings for collaboration.

SECTION 2

1. Decision-making is the process of selecting from different alternatives to solve a problem or achieve a goal. It is also the process by which individuals, families and societies select the right and effective choices from two or more alternative options.
2. Principles of decision-making

Principles of decision-making	Explanation
The subject matter	Decision makers have an understanding of the subject matter, consider its relevance and the expertise to come out with the right decision
Organisational family structure	• Understanding various structures of the family organisational authorities. Those in authority make or improve decisions. • Decision-making responsibilities can be delegated, but should be coordinated
Analysis of the objectives and policies	• Choices should support the overall goal of the family or organisation. • Each decision should follow existing family or organisational policies to make them legal
Analytical study of the alternatives	• Evaluate alternatives and assess the cost of each alternative (emotional, financial and time) • Consider risk assessment by evaluating the risk associated with each alternative option. (Consider the long and short-term impacts on the family)
Proper communication	• Communicate firm decisions to all family members clearly for them to understand and agree to the decisions. • There should be an open environment for members to express their opinions and concerns
Feedback and evaluation	Feedback creates an open environment for family members to express their opinions and concerns, fostering mutual respect and understanding. Documentation of the decisions is also key. Regular meetings should be held among family members to discuss important decisions, update each other on progress and address any concerns or changes.

3. Similarities, differences and challenges of the types of decision-making processes individuals and families employ.

Similarities

- Goal-oriented: All the decision-making processes have a common target of achieving specific goals of individuals, families and society.

- Structure and order: There is an established framework to reach a decision.
- Decision-making involvement: Each process engages individuals or groups to arrive at decisions in varied ways.
- Effectiveness: The effectiveness of the process is based on the specific situation and decisions being made

Differences in Decision-making processes

Type of Decision-Making Process	Characteristics of the Decision-Making Process			
	Decision Authority	Participation Level	Speed and Efficiency	Inclusivity
Autocratic	The decision is usually centralised in one person	There is minimal to no participation from others	It is fast and efficient.	There is low inclusivity.
Democratic	The decision is distributed among all participants	It has high participation from all involved.	It can be slower due to the need for consensus.	It has high inclusivity.
Chain	Decision-making is a sequential process, progressing through different levels.	It varies at each level of the chain	It is potentially slow due to its sequential nature.	It moderate inclusivity depends on each level.
Satellite	The central figure makes the core decision, informed by input from others.	Input from various subgroups before a central decision.	Moderately efficient, depending on the complexity	Moderate inclusivity, input is considered but not decisive.
Centralised	Concentrated in a single person or a small group.	Limited to the central authority, with minimal input from others.	Generally efficient, depending on the number of decision-makers.	Low to moderate inclusivity.

Challenges in decision-making processes

Type of Decision-Making Process	Challenges
Autocratic	• Resistance: this makes people distance themselves from others. • Lack of diverse perspectives. • Varying views and input may not be considered in decision-making. • It depends on one person. If the person or small group decision is poor, it becomes hazardous.

Democratic	• Time-consuming: It requires time for the group to agree on a common thing. • Potential conflict: The Varying nature of inputs can lead to conflict. • Difficulty in decision making: It can be difficult to build a consensus when there is no central person.
Chain	• Communication breaks down. • Data can be altered as it passes through levels. • Delays: The process can be slow because it is systematic. • Responsibility diffusion: Difficult to hold someone accountable because the decision passes through many hands
Satellite	• Coordination issues: The two parties required to coordinate are the central decision maker and the subgroup. • Complexity: Considering views from several sources can be complex. • Potential for overload: The central figure may be overloaded by numerous views.
Centralised	• Limited input: Decisions might not fully cater for different perspectives. • Over-reliance on central authority: The Central figure may be overloaded, and decision-making can stall with his or her absence. • Potential for autocracy: Can be moved towards an autocratic style if the central authority becomes dominant.

4. Steps in the family Decision-making process

Step	Process
Identify the decision requirement	Recognise the need for a decision, whether it's planning a vacation, budgeting, or handling a family issue
Gather information	Collect relevant information and input from all family members to ensure a well-rounded understanding
Identify alternatives	Brainstorm a range of possible solutions or courses of action
Evaluate alternatives	Evaluate alternatives. Discuss and assess each alternative based on feasibility, benefits, costs and risks
Make an informed decision	Choose the best option through consensus or, if necessary, by the decision of the family leader(s).
Implement the decision	Put the chosen solution or decision into action, assigning tasks and responsibilities as needed to see it being carried out.

Monitor and review	Continuously monitor the outcomes and gather feedback from family members to review the decision and make adjustments if needed.

5. Guidelines for drama or role-play.
   - Get the number of people to take part in the drama or role play.
   - Assign roles to each member.

Sample script

- Family members greet each other
- They listen to fathers' submission
- Family members then respond either with questions, affirmation or alternatives
- Mother asks a question
- Father and Rose respond with reasons
- Efua and Jason made an input
- Rose provides answers with reasons
- Conclude on your final decision

6. Communication is the act of sending and receiving information from one individual, group or location to another. The elements such as active listening, clarity, feedback, etc, ensure good communication takes place.
7. The Elements of Good Communication Skills in Decision-making.
   - Active listening
   - Maintain posture
   - Clarity
   - Feedback
   - Friendliness
   - Confidence
8. The steps involved in the communication process are discussed in the table below.

Steps in communication	Key points
The sender of the message	• They are also known as communicators or sources. • The message should be clear and easy to understand. • The sender decides the content of the message, the tone, and the medium through which it will be sent.
Encoding of a message	• Thoughts or information are translated to the recipient. • It involves choosing the right words, symbols, or gestures to express the message.

The recipient of the message	• Another name for recipient is receiver or audience. • The recipient's responsibility is to actively listen, read, or observe the message and attempt to comprehend it. • They provide feedback to the sender to indicate whether the message has been understood correctly.
Decoding the message	• This involves translating the sender's words, symbols, or gestures back into meaningful information. • The recipient uses experiences, knowledge and understanding to decode the message.

9. Types of communication

- Verbal Communication: It involves the use of spoken or written words to convey messages.
    - o Spoken Communication: Face-to-face conversations, phone calls, video conferences, speeches, and presentations. It should have a clear language in terms of tone and pitch
    - o Written Communication: Emails, letters, reports, memos, and text messages. It should have a correct grammar and structure.
- Non-verbal Communication: This type of communication uses body language, gestures, facial expressions, posture, eye contact, and other physical cues to convey messages. Examples: Nodding to show agreement, folding arms to express defensiveness, smiling to indicate friendliness, etc. This is very important as it reinforces or contradicts verbal messages and conveys emotions more accurately than words
- Visual Communication: This relies on images, symbols, graphs, charts, and other visual aids to transmit information. It commonly includes formats such as infographics, diagrams and flowcharts, slide presentations, signage, etc.
- Formal Communication: This follows established protocols and is often documented in structured environments, like business meetings and official memos. It features a professional tone, clear hierarchy, and is usually written or scheduled.
- Informal Communication: It is casual and unstructured, often occurring between colleagues or friends without formal rules. Examples include chatting with co-workers and social media messages. This type of communication helps build relationships and encourages openness and collaboration.
- Electronic Communication: This modern form of communication uses digital technology to share messages via email, instant messaging apps (e.g., WhatsApp, Slack), social media, and video conferencing tools. It offers advantages in speed, convenience, global reach, recordkeeping, and accessibility.

10. Importance of communication in promoting healthy family living

- Good interpersonal relationships: Clear and open communication builds trust among team members and helps resolve conflicts. When everyone shares their concerns, misunderstandings can be cleared up, leading to friendly solutions. Good communication improves teamwork, enabling better coordination and idea sharing.
- Establish good social connections: Effective communication is essential for building and maintaining good social connections. Strong communication skills help people create professional relationships that aid personal growth and organisational success. Clear and respectful communication improves a person's professional image and helps access valuable resources and support.
- Decision-making and planning: It ensures that important information is shared quickly and accurately, helping everyone make informed decisions. Clear communication keeps team members aligned with the organisation's goals, so everyone works towards the same outcomes.

11. Five ways that good communication promotes effective decision-making among families.

- Good communication helps all family members understand the issues clearly. This prevents misunderstandings and ensures decisions are made with accurate information.
- Good communication encourages all family members to join in decision-making, leading to inclusiveness and participation.
- When families communicate well, they can resolve conflicts more easily. Good communication creates a more cooperative environment.
- Good and transparent communication builds trust in families. When members can share their thoughts and concerns openly, it creates a strong trust.
- Good communication helps family members understand each other's needs, preferences and views.
- Effective communication helps families talk about and agree on shared goals and values.
- Reducing Stress and Anxiety: Good communication in families reduces confusion and worry about decisions. It helps lower stress, anxiety and creates a more peaceful family environment.
- Enhancing Problem-Solving Skills: Good communication encourages teamwork in solving problems. Family members can share their knowledge and skills to find the best solutions, leading to better and more creative decisions.
- Encouraging Responsibility and Accountability: When decisions are made through open communication, it's easier to assign clear roles and responsibilities. This helps everyone know what they need to do, making them more accountable in the decision-making process.
- Strengthening Relationships: Regular and open communication makes family relationships stronger. Stronger bonds help the family work better together.

SECTION 3

1. Product development refers to the entire journey of a product, It may be defined as the process of creating and improving products from idea generation through market launch and beyond. It aims to deliver a product that meets consumer needs, has a viable market and aligns with a company's business goals.

2. Resources needed to set up a business

- Financial resources
- Legal resources
- Human resources
- Physical resources
- Technology
- Marketing and branding
- Product or service resources

3. Contributions of family resources to entrepreneurial success Any two

Financial support

- As seed money or capital
- Acts as a risk buffer

Emotional and psychological support

- Provides encouragement and motivation
- Aids in stress reduction

Skills and knowledge

- Offers transferable skills
- Provides mentorship

Networking and connections

- Access to professional networks
- Opportunities for business partnerships

Time and labour

- Shares workload
- Offers support during emergencies

4. Components of a budget

Key words	Explanations
Income	The total amount of money earned, such as salary, interest on savings, dividends from investments, etc.
Expenses	Fixed expenses (rent, utility bills, etc.) Variable expenses (groceries, clothing, entertainment, etc.)
Savings and goals	Allocating a portion of income to savings, investments or specific financial goals.
Time frame	Weekly, fortnightly, a month or a year.

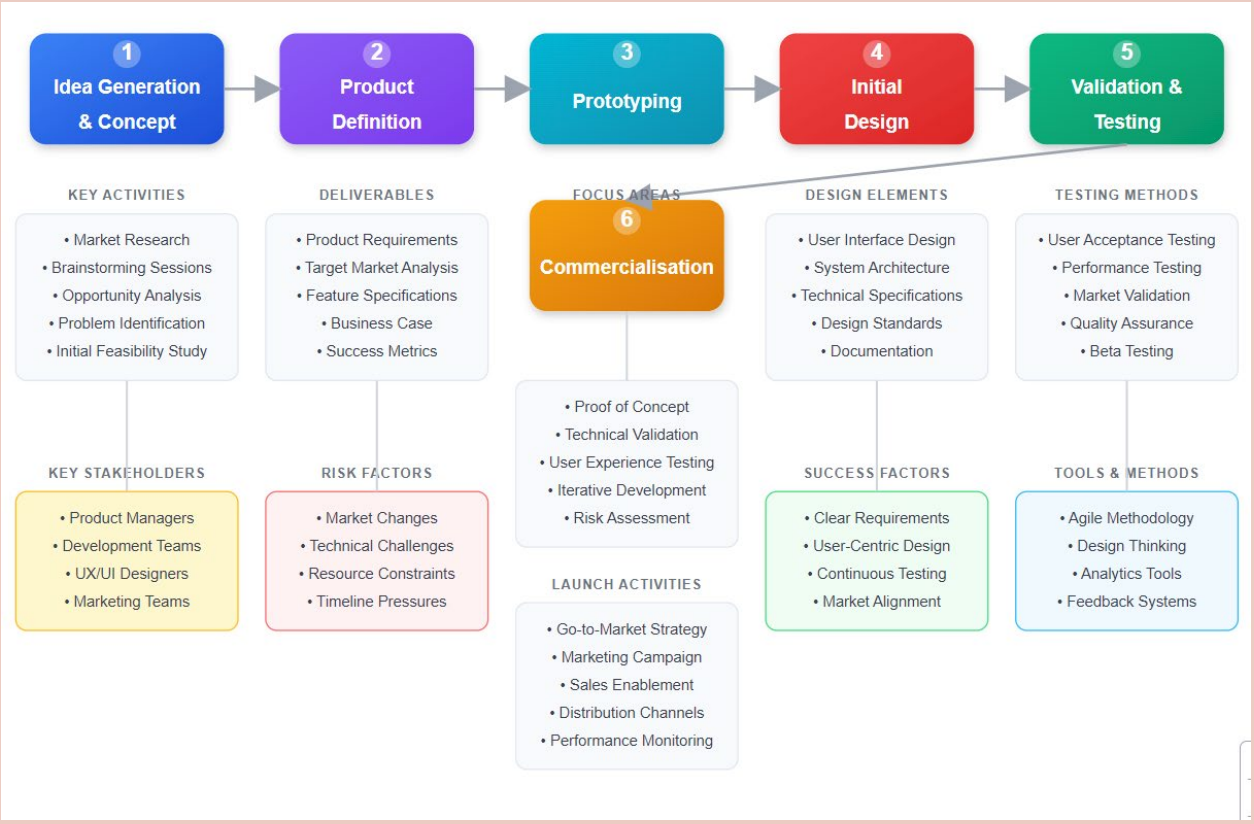
5.
- Budgeting is a process of creating a plan to manage income and expenses over a specified period. It is also called a spending plan. A plan for future expenditure that helps individuals and families to achieve set goals.
- Resource allocation refers to the process of distributing available resources such as time, money, personnel, or materials to various projects, departments, or activities within an organisation. The goal is to optimise the use of resources to achieve specific objectives efficiently and effectively.

6. Steps involved in setting up a business.

- Identify a profitable idea
- Choose legal structure
- Secure funding
- Register the business
- Set up finances
- Develop and market the brand
- Launch and iterate
- Build a team

7. Concept of product development

Product development is the process of bringing a new product to the market or improving an existing one. It involves several stages, including ideation, design, testing, and launch.



8. Processes involved in developing a product

The processes include the following

Research: Understanding market needs and trends.
Design: Creating product specifications and prototypes.
Testing: Evaluating the product through user feedback and iterations.
Production: Manufacturing the product.
Marketing: Promoting the product to potential customers.
Distribution: Getting the product to market.

9. Stages in developing products

- Idea generation: Gathering new ideas.
- Concept development: Refining ideas into workable concepts.
- Prototype creation: Building a model of the product.
- Testing and validation: Assessing the prototype for usability and market fit.
- Commercialisation: Preparing for market launch.
- Market launch: Introducing the product to consumers.
- Post-launch evaluation: Analysing product performance and gathering feedback for future improvements.

10. Importance of evaluating a product

Evaluating a product is crucial to ensure it meets customer expectations, is functional, and can compete in the market. It helps identify strengths and weaknesses, informing necessary

adjustments, improving features, better design, control quality, ensure customer satisfaction before launching

11. Steps involved in evaluating a product

- Define evaluation criteria: Determine what aspects to assess (quality, functionality, marketability).
- Gather data: Collect feedback from potential users and stakeholders.
- Analyse feedback: Review collected data to identify issues and opportunities.
- Make adjustments: Refine the product based on insights gained.
- Re-test: Validate changes through further testing.

12. Budgeting and resource allocation impact

Budgeting allows businesses to forecast revenues and expenses, ensuring that resources are effectively allocated to key areas. Proper budgeting contributes to financial stability and strategic planning.

13. Process of starting a business

- Idea Development: Identify a viable business idea.
- Market Research: Analyse market demand and competition.
- Business Planning: Create a formal business plan outlining goals and strategies.
- Funding: Secure necessary funding through loans, investors, or family.
- Legal Setup: Register the business and obtain necessary licenses.
- Launch: Begin operations and start marketing the product/service.

14. Family support for new business success

Family can provide the following support as mentioned below.

a. *Financial assistance:* Loans or investments.
b. *Emotional support:* Encouragement during tough times.
c. *Skill sharing:* Expertise in areas like finance, marketing, or operations.
d. *Networking:* Connections to potential customers or partners.
e. This overview encapsulates the essential aspects of product development and the influence of family resources on business success.

15. Evaluating a product is important for understanding its performance, customer satisfaction, and overall success in the market. Need for product evaluation

- Performance assessment: To determine if the product meets its intended goals.
- Customer feedback: To gather insights on user experience, satisfaction, and areas for improvement.
- Market positioning: To assess how the product competes against similar products in the market.
- Financial analysis: To evaluate profitability, return on investment and cost-effectiveness.

- Continuous improvement: To identify opportunities for enhancement, innovation, and adaptation to changing market conditions.

16. Information typically included in a budget

- Income sources: Revenue projections, Other income
- Fixed costs: Salaries and wages, Rent or lease payments, Utilities
- Variable costs: Raw materials, Marketing and advertising, Travel expenses
- Capital expenditures: Equipment purchases, Property investments, Operating expenses
- Administrative costs, Maintenance and repairs
- Contingency funds: Emergency reserves, Debt repayment, Loan payments, Credit line fees.
- Profit projections: Net profit, profit margins.
- Cash flow projections: Cash inflows, Cash outflows
- Assumptions and notes Key assumptions: Rationale for estimates

17. Evaluation feedback is essential for enhancing the marketability of a product. Here are three key ways it can be utilised.

- Refining/Improving product features
- Optimising marketing strategies
- Improving customer support and engagement

18. Business plan template

Executive summary

- Business name:
- Business address:
- Owner(s):
- Business type: [example; sole proprietorship, Corporation etc
- Mission statement: [A brief statement of business goals and values.]
- Vision statement: [future vision of the business.]
- Objectives: [Short-term and long-term goals.]

Business Description

Market Analysis

Organisation and Management

Products and Services

Marketing Strategy

Operational Plan

Financial Plan

Conclusion

SECTION 4

1. Match house descriptions with the correct type of house.

Description	Correct Answer
A single-storey house, often with a veranda, suitable for small to medium families.	Bungalow
A house built on two or more levels, with bedrooms often located upstairs.	Duplex
A temporary shelter made of lightweight materials such as canvas or tarpaulin.	Tent
A housing arrangement where several households live in separate rooms but share common facilities like bathrooms, toilets, and kitchens.	Compound house

2. Housing needs for a relocating family.

   a. Detailed list of housing requirements

   - Sufficient bedrooms for all family members
   - Distance to schools
   - Good water supply and sanitation
   - Safe neighbourhood
   - Adequate kitchen and living space
   - Access to public transport

   b. Ways the family can acquire the house

   - Buying with full payment
   - Mortgage loan
   - Renting
   - Government housing scheme

   c. Justification of requirements

Well-explained link between the requirement and family needs.

Example: Distance to schools will reduce travel time for children and ensure safety.

3. a. Home improvement refers to the process of making additions, modifications, or renovations to a home to improve its comfort, functionality, and aesthetic appeal.

   b. Examples of furnishings

   i. *Soft furnishings*: Curtains, cushions, rugs.
   ii. *Hard furnishings*: Tables, chairs, wardrobes.
   iii. *Accessories*: Wall clocks, picture frames, flower vases.

   c. Functions

i. *Living room furnishing*: Provides seating, comfort and creates a welcoming atmosphere for guests.
ii. *Bedroom furnishing*: Provides rest, storage and personal comfort.
iii. *Kitchen furnishing*: Facilitates cooking, food storage, and meal preparation.
iv. *Decorative and accent furnishing*: Enhances the beauty and theme of a room.

4. • Traditional décor

Advantages: Timeless appeal, cultural significance, use of durable materials.
Disadvantages: Can be heavy, expensive and less adaptable to changing trends.

• Modern furnishings

Advantages: Sleek design, space-efficient, often more affordable.
Disadvantages: May lack cultural connection, materials may wear out faster.

5. a. Elements and Principles of Design

i. Elements of design**:** The basic components used to create visual appeal in furnishings, including line, shape, colour, texture, and space.
ii. Principles of design**:** The guidelines for arranging elements effectively, such as balance, emphasis, rhythm, proportion, and harmony.

b. Challenges of furnishing among individuals and families

i. Limited financial resources.
ii. Small or awkward room spaces.
iii. Lack of access to quality furnishing materials.
iv. Mismatched colour schemes.
v. Poor lighting

c. Two ways of solving the challenges

i. Create a budget plan and prioritise essential items before decorative ones.
ii. Use multi-functional furniture to save space.
iii. Choose affordable but durable materials.
iv. Improve lighting with natural light and energy-efficient bulbs.

6. a. **Family size and composition:** Determines the amount and type of furniture needed.

b. **Lifestyle:** Active families may prefer durable, easy-to-clean furnishings.
c. **Budget:** Affects the quality and quantity of furnishings purchased.
d. **Cultural preferences**: Some families may choose traditional designs to reflect heritage.
e. **Available space:** Influences the size and arrangement of furniture.

f. **Climate:** Hot climates may require lighter fabrics, while cold climates may need warmer materials.

7. **Example answer**

a. *Room Selected:* Living room in a compound house.

b. *Elements Applied*

i. Colour: Warm earthy tones for comfort.

ii. Texture: Combination of soft cotton cushions and smooth wooden surfaces.

iii. Line: Horizontal lines in furniture for a relaxed feel.

iv. Shape: Rectangular sofa with round coffee table for contrast.

c. Principles Applied

i. Balance: Symmetrical arrangement of chairs on either side of the coffee table.

ii. Rhythm: Repeating patterns in curtains and cushions.

iii. Emphasis: Large, framed artwork as the focal point.

iv. Harmony: Coordinated colours and textures across the room.

d. Outcome: A functional, aesthetically pleasing living space that meets family needs while reflecting personal style.

SECTION 5

1. Storage is the organisation and allocation of space for keeping personal belongings, household items, and other essentials in a safe, accessible, and orderly manner.
2. Principles such as accessibility, safety, economy of space, and orderliness help a newly wedded couple to:
   - Save space in their home.
   - Maintain cleanliness and comfort.
   - Reduce stress by easily finding items.
   - Create a safe and hazard-free environment.
3. Methods of storage in the home include:
   - Refrigeration (for perishable foods like meat).
   - Airtight containers (for cereals and grains).
   - Hanging wardrobes (for clothes and coats).
   - Shelves and cupboards (for utensils, books, and other items).
4. For large families with limited space, the principles of storage can be applied by:
   - Using vertical space (shelves, wall hooks).
   - Storing similar items together for easy access.
   - Using multipurpose furniture (beds with drawers, foldable tables).
   - Practising regular decluttering to remove unused items.
5. a. **Meat:** Wrap and store in a freezer to keep fresh.
   b. **Cereal:** Store in airtight containers to prevent insect infestation.
   c. **Coat:** Hang in a wardrobe or on a coat hanger to prevent creasing.
6. - Hazard: A potential source of danger that may cause harm (e.g., wet floor, exposed electrical wires).
   - Accident: An unplanned event that results in injury, damage, or harm (e.g., slipping and falling on a wet floor).
7. Types of hazards
   - Physical hazard (slippery floors).
   - Chemical hazard (improperly stored cleaning detergents).

Prevention

   - Mop spills immediately and keep floors dry.
   - Store chemicals in safe, labelled containers away from children.

8. Hazards are the conditions or sources of danger, while accidents are the actual events that occur when hazards are not controlled. In other words, hazards increase the likelihood of accidents, and accidents are the result of unaddressed hazards.

9. Characteristics of accidents in the home:
   - They are sudden and unexpected.
   - They may cause injury, damage, or loss.
   - They can often be prevented if safety measures are taken.

10.

Type of Accident	Causes	Prevention
a. Cuts	Careless handling of knives, broken glass, and sharp objects	Use knives carefully, dispose of broken glass safely, and keep sharp tools away from children
b. Burns	Hot liquids, fire, unattended cooking, faulty appliances	Use protective gloves, monitor cooking, and switch off appliances after use

11. An individual can handle a first aid situation by doing the following.
   - Staying calm and assessing the situation.
   - Removing the casualty from danger if safe.
   - Applying appropriate first aid (e.g., cleaning and dressing wounds, cooling burns with water).
   - Calling for medical help if the situation is serious.

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GLOSSARY

- **Accessories:** Extra items that add beauty or functionality to a home.
- **Active Listening:** Fully focusing on what someone is saying, without interrupting, and asking questions to understand better.
- **Adaptability:** The ability to adjust to new conditions or environments effectively.
- **Aligning:** The process of arranging or adjusting elements to be in a straight line or to be in agreement or harmony.
- **Alternatives:** Different options or choices you can pick from when making a decision.
- **Assets:** Valuable things a person, business, or organisation owns or controls and can use to meet needs or achieve goals.
- **Balance:** Even distribution of visual weight in design.
- **Body Language:** The use of gestures, facial expressions, and posture to communicate without words.
- **Budget:** A plan that shows how much money you have and how you will spend it.
- **Budget Constraint:** Limited money available for purchase or improvement.
- **Clarity:** Being clear and easy to understand in communication.
- **Collaboration:** Working together with others to achieve a shared goal.
- **Colour:** The visual perception created by reflected light.
- **Communication:** The process of sending and receiving messages between people.
- **Conflict Resolution:** Finding a peaceful solution to a disagreement.
- **Context:** The background or situation that helps you fully understand an event or idea.
- **Corrosiveness:** The quality of being able to cause corrosion or damage to materials, often due to chemical reactions.
- **CPR (Cardiopulmonary Resuscitation):** An emergency procedure that combines chest compressions and artificial ventilation to preserve brain function until further measures can restore spontaneous blood circulation and breathing.
- **Clutter:** A state of untidiness or disorganisation, often involving a collection of items that are not in their proper place.
- **Decision-making:** The process of choosing the best option after thinking about different choices.
- **Efficiency:** Using resources in a way that avoids waste and gets the best results.
- **Empowerment:** Giving someone the confidence, power, or authority to do something.
- **Evaluation:** Checking if the plan worked well and deciding how to improve in the future.
- **Feedback:** Helpful information or suggestions given to improve an idea or action.
- **Furnishings:** Items used to equip, decorate, and make a home functional.

- **Goal:** Something you aim to achieve, such as saving money or finishing a task on time.
- **Groceries:** Items of food and other products sold in a grocery store or supermarket.
- **Hard Furnishings:** Sturdy items made from wood, metal, or plastic (e.g., tables, wardrobes).
- **Harmony:** A pleasing and coordinated arrangement of elements in design.
- **Home Improvement:** Changes made to enhance comfort, beauty, or function in a home.
- **Housing:** The house and its facilities that support living.
- **Implementation:** Putting the plan into action and using the available resources.
- **Implication:** A conclusion that can be drawn from something, even if it is not explicitly stated.
- **Inclusivity:** Making sure everyone, no matter their background or ability, feels welcomed, respected, and able to contribute.
- **Inventory:** A complete list of items or goods in stock, often used for management and accounting purposes.
- **Isolation:** The state of being separated from others; being alone or cut off from social interactions.
- **Iterate:** To repeat a process with the aim of improving or refining the outcome.
- **Launching:** The act of starting or initiating a new project, product, or service.
- **Line:** A continuous mark that directs the eye in design.
- **Local Furnishings:** Handmade items made from locally sourced materials.
- **Logistics:** The detailed organisation and implementation of a complex operation, often involving the movement of goods and services.
- **Management:** Planning and organising how to use time, money and other resources wisely.
- **Microbes:** Tiny organisms, such as bacteria and fungi, that can only be seen with a microscope.
- **Mock-up:** A model or prototype of a design used to visualise and test concepts before final production.
- **Modern Furnishings:** Factory-made, stylish, and often technology-enhanced household items.
- **Multifunctional:** Capable of serving multiple functions or purposes.
- **Multipurpose:** Designed for or capable of serving multiple functions or uses.
- **Pantry:** A small room or space used for storing food, dishes, linens, or provisions.
- **Planning:** The process of deciding what to do and how to do it before taking action.
- **Preference:** A greater liking for one alternative over another or others.
- **Predicting:** Saying what you think will happen in the future.
- **Profile:** An outline or summary of a person's or organisation's characteristics or attributes, often used in marketing or personal branding.

- **Proportion:** The size relationship between items in a space.
- **Rehabilitation:** The process of restoring someone to health or normal life through training and therapy.
- **Resources:** Things like time, money, skills and materials that people use to meet their needs.
- **Respect:** Treating others politely and valuing their opinions, even if you disagree.
- **Resonate:** To evoke a feeling of shared emotion or belief; to have a lasting impact or significance.
- **Restocking:** The process of replenishing inventory or supplies that have been depleted.
- **Routine:** A regular and repeated way of doing things or daily activities.
- **Scarce:** Hard to find or limited in supply; not always available when needed.
- **Soft Furnishings:** Fabric-based items for comfort and decoration (e.g., curtains, cushions).
- **Stakeholder:** An individual or group that has an interest or investment in a project or organisation, often influencing its success.
- **Suffocation:** The state of being deprived of oxygen, causing difficulty in breathing.
- **Sustainability:** Using resources in a way that meets today's needs without harming the future.
- **Texture:** The feel or appearance of a surface.
- **Utilisation:** Using something in a useful or effective way to get the best results.
- **Variable:** An element, feature, or factor that can change or vary, often used in mathematical or scientific contexts.
- **Verbal Communication:** Using spoken words to share ideas.

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