

Family Education Module 3

PED 320 (Family Education) Module 3

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Unit I Traditional Family Education

1.0 Introduction

A society is said to be traditional, when the behaviour of the members is directed by customs and traditions. Most societies in Africa, before the colonial rule, are often referred to as traditional societies. Some were autonomous and highly organized socially and politically, while some were acephalous. The Hausa-Fulani, Yoruba, and Edo people belong to the first group while the Tiv, Igbo and Ibibio were said to be acephalous.

However, in spite of the political differences, traditional Nigerian societies were marked by certain distribution traits. In this unit, you will learn about traditional and contemporary education promoted in the family.

2.0 Objectives

At the end of this unit, you should be able to:

- 1. discuss traditional education in Africa
- 2. state and explain aims of traditional education in Nigeria
- 3. describe the characteristics of traditional education in Nigeria
- 4. discuss some methods of teaching traditional education.

3.0 Main Content

3.1 Traditional Education in Africa

Fafunwa (1982) noted that in old Africa, the warrior, the hunter, the nobleman, the man of character or anyone who combined the latter feature with a specific skill was adjudged to be well-educated and well-integrated citizen of his community. Functionalism was the main guiding principle of education in old African society. Traditional African societies regarded education as a means to an end and not as an end in itself. Basic traditional education was generally for an immediate induction into society and a preparation for adulthood.

Traditional African education emphasized social responsibility, job orientation, political participation and spiritual and moral values. Children and adolescents learnt by doing; in other words, they are engaged in participatory education through ceremonies, rituals, imitation, recitation and demonstrations. They were involved in practical farming, fishing, weaving, cooking, carving, knitting and so on.

In the words of Fafunwa (1982) "Recreational subjects included wrestling, dancing, drumming, acrobatic display, racing, etc". While intellectual training included the story of local history, legends, the environment (local geography, plants and animals), poetry, reasoning, riddles, proverbs, story-telling, story-relays, etc.

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Traditional African education was an integrated experience, because it combined physical training with character-building and manual activity with intellectual training. At the end of each stage, demarcated either by age level or years of exposure, the child was given a practical test relevant to his experience and level of development and in terms of the job to be done. The assessment process is continuous and eventually culminated in a "passing out" ceremony or initiation into adulthood. The secret cults served as institutions of higher or further education for the selected or elected young adults who pass the initiation stage. They get the opportunities to master the secret power (real or imaginary), profound native philosophy, science and religion of their ancestors.

The level of education and training given during the pre-colonial days in Africa was functional because the curriculum was relevant to the needs of the society. Fafunwa (1982) stated that "the aim, the content and the methods of traditional education are intricately interwoven; they are not divided into separate compartments as in the case with the westernised system of education.

3.2 Aims of Traditional Education in Nigeria

According to Fafunwa (1974), there were seven broad aims of traditional education. They are:

To develop the child's latent physical skills: The average African child likes to explore his/her immediate environment, observe adults in their activities, and imitate them - he/she enjoys discovering new situations. The child in traditional African intuitively jumps, climbs a tree, dances or performs a balancing act because his/her siblings or elders do the same.

Every child discovers his/her limbs and their uses in no time. The variety of African dance movements offer the child one of the best media for physical exercise. The dance and the music also serve as cultural vehicles, encouraging team work, etc. Through play or games, the African child develops physical assets which will serve him/her older.

To develop character: Character training is a major aspect of indigenous African education. All members of the society wants the child to be sociable, honest, courageous, humble, persevering and of good report at all times, thus, the parents, siblings and other members of the community participate in the education of the child. The education of the young person in the codes of manners, conventions, customs, morals, superstition and laws of his/her society is therefore achieved through various members of his/her family and household, his/her kindred and his/her neighbourhood.

Though a large part of the early training is regarded as the direct responsibility first of the mother and other members of the child's immediate family; the full training is a cooperative effort in which members of each of the more inclusive groups must play a part. It is through this process that the child builds up his/her code, whether of manners or of morals, item by item as they come incidentally into the field of his/her experience.

To inculcate respect for elders and those in position of authority: It has been stated that the Africans have the most complicated verbal and physical communication system in the world, and the child must master the various salutations of his/her own ethnic group before he/she reaches maturity.

Respect for elders or those who are in authority, particularly the chief, the cult leaders, the diviners, relatives (especially uncles) and older neighbours, is closely related to character-training. Verbal greetings are often accompanied by physical gestures. In the traditional settings, a Yoruba man will prostrate to his/her elders and chief even if the chief is younger. There are greetings for various situations-swimming, walking, convalescing; and there are special salutations for birthdays, burials, marriages, yam festivals, observance of ancestors worship, egungun festivals, etc.

To develop intellectual skills: The African child or adolescent learns the local geography and history of his/her community. Local history is taught by the elders in each household and the songs of praise which accompany many of the historical events make the oral traditional history a stimulating experience which is hard to forget.

Botany and zoology are taught or understood through observation; animal behaviour is an important subject both for protective reasons and for rearing purposes. Proverbs and riddles constitute a formidable intellectual exercise. They are used as media for developing the child's reasoning power and skill in decision making.

Fafunwa (1982) opined that as the child grows into adulthood, he/she is exposed to advanced programmes which must be mastered before the initiation ceremony; these serve as qualifying entrance examinations. As he/she matures and becomes eager to learn more, the riddles, proverbs, become more complicated and philosophy, reasoning and judgment are introduced.

To acquire specific vocational training and develop a healthy attitude towards honest labour: It has been noted that the aim of education in traditional society is character training and job orientation. The various traditional vocations can be divided into three groups:

- 5. Agricultural education, which includes farming, fishing and veterinary science (animal care and animal rearing)
- 6. Trades and crafts, that is made up of weaving (baskets and cloth), smiting (iron, gold, etc), hunting, carving (wood and bronze), sculpture, painting and decorating, carpentry, building, etc.
- 7. Professions: Witch doctors, village heads, priests, chiefs and kings, tax collectors, heralds, judges, shrine-keepers, etc.
- 8. In the traditional society vocational training is largely run on the apprenticeship system and is a time-honoured device for educating millions of African youths and adults.

To develop a sense of belonging and to participate actively in family and community affairs: The child in the traditional system is made to appreciate his/her role as a member of his/her immediate and extended family as well as that of the community at large. Age groups in traditional societies are generally engaged in communal work. They help other members of the group in clearing, planting or harvesting or help the community as a whole, in road-building, or the chief in performing a given task or assignment.

To understand, appreciate and promote the cultural heritage of the community at large: The main purpose of education is the perpetuation of the culture of society. The child grows into and within the cultural heritage of his/her people, and imbibes it. In

traditional society culture is not taught, the child learns by observation, imitation, and mimicking the actions of his/her elders and siblings. Events like naming ceremonies, religious services, marriage rituals, funeral obsequies, coronation of a king or chief, the annual yam festival, the annual dance and acrobatic displays of guilds and age-sets provides the child with opportunities to imbibe the culture of his/her people.

Self-Assessment Exercise I

- 9. State seven aims of traditional education.
- 10. Identify and describe the three divisions of traditional vocational education.
- 11. How does traditional education help in the development of respect for elders.

3.3 Characteristics of African Traditional Education

Along the same line of thought, Moumouni (1968) presents the characteristics of African traditional education as follows.

- 12. The great importance attached to it and its collective and social nature.
- 13. Its intimate tie with social life, both in a material and a spiritual sense.
- 14. Its multivalent character, both in terms of its goals and the means employed.
- 15. Its gradual and progressive achievements, in conformity with the successive stages of physical, emotional and mental development of the child.

3.4 Methods of Teaching in Traditional Education

Various methods were adopted in teaching children in the traditional society. Some of these methods include the following.

Story telling: Stories were narrated about great heroes and heroines, about bad people and the consequences of their bad behaviour. These stories were usually told at night when parents had arrived from farm or market and were gathered together before or after dinner. After listening to the stories, children were expected to share lessons they had learnt from the story. This was an effective way of learning about right and wrong behaviour and decisions.

Rites of passage and traditional age-grade ceremonies: Children were expected to follow the examples of the elders during the traditional era. Key lessons were reinforced during rites of passage and age-grade ceremonies that presented opportunities for adults to test lessons that young people had learnt from their elders. Initiation ceremonies were done in secret after oral lectures and trainings from the eldest members of the family. This also made it easy to pass down family traditional practices from one generation to the next.

Observation and imitation: This involved following the examples set by adults. Some of such training included learning incantations, family praise songs (oriki), family history, songs proverbs, and so forth. Boys followed their fathers to the farm and learn how to cultivate and harvest farm produce, while girls assisted their mothers in cooking, fetching water, cleaning and taking care of the family. For example, people blamed a mother for not teaching her daughter properly, if she did not know how to cook. Therefore, children learn

how to behave by observing what the adults are doing. Also, when they erred, they were corrected immediately by any adult observing the unacceptable behaviour.

Memorization: Much learning took place through memorization. Children learnt the language, traditional oral history, religious practices including incantations and other important aspects of the culture by memorizing and practicing what they heard their adults saying.

Sanctions: There were also laid down unwritten rules and sanctions that guided the behaviour of the people. For instance, a girl was expected to maintain her virginity until marriage, before them she was to avoid intimate relationships with males. Failure to obey this rule attracted sanctions such as banishment from the land or rejection of her hands in marriage by the suitor or returning of her bride price by her parents. Also for the boys, they were to act responsibly and respect females. Any boy caught attempting to rape a girl was forced to marry her and pay her parents for damages done to the girl. This way, the society was able to inculcate traditional values for respect in the community.

3.5 Contemporary Types of Education Available to the Family

Scholars of education in contemporary discourse have identified six themes which represent a composite picture of the types of education available for the family. These themes are also suitable for the needs of newly emerging and developing nations such as education for good citizenship, education for health improvement, education for vocational competence, education for professional and managerial competence, education for industrial and commercial development, and education for adults. The six themes are discussed below.

Education for Citizenship: This should help individuals to come to terms with their environment and with other people living within the same environment. This type of education also helps family members to gain an appreciation and an understanding of their own environment. It deals with the organization and processes of government and the rights and responsibilities of citizens. It helps family members gain an appreciation and understanding of their own culture and its history, legends, art, music and dances and social structure. This type of education does not need to be narrowed, negative or excessively nationalistic; it can be positive and broad.

Nigerian children first learn Nigerian songs and dances while Ghanaian children first learn Ghanaian songs and dances. Citizenship education moves from family to the neighbourhood, to the school, to the community, to the nation and to the world. But the roots remains deeply planted in one's own culture.

Health Education: This important aspect of education is being stressed or emphasized in many developing nations today. Preventive health measures are included in the curriculum in many ways. For example, in some countries home economics and homemaking courses for girls include detailed lessons on nutrition, food preservation, disposal of wastes and disease prevention and cure; and social studies classes include lessons on the social aspects of disease, as well as community action programmes for public health. Priority/emphasis on health education may be necessary for a family that hopes to ensure proper physical and health development of its members and reduce unplanned or unexpected expenses on health care.

Vocational Education: Education by introducing new trades is helping families to diversify their types of occupation to achieve more rewarding and more reliable patterns of livelihood. In the years immediately after World War II, leaders in some new countries sought to raise quickly economic standards through rapid industrialization, but they generally came to realize the fallacy of that priority. They found that more could be accomplished by increasing the productivity of agriculture than by increasing the productivity of industry, because a relatively low capital output for agricultural yields a fairly high increase in crops.

This improvement can be achieved through land and credit reforms, cooperatives improved seeds, improved techniques and methods such as better breeding of live stock, and adapted fertilizers, while industrial development requires skilled workers and trained management and large expenditure for construction, equipment and machinery.

The transition from subsistence agriculture to agriculture for exchange and the further evolution towards an industrial society may be accomplished in a few generations, if the importance of vocational education is appreciated by all families within a nation.

Professions and Managerial Education: In some countries the curricula for training students for the civil service and for professional and managerial competence are developed along with curricula that emphasize health education and rural education in the same school building. In other countries such education is developed in a separate school. The question of government involvement in terms of finance, policy and supervision of this type of education is largely a matter of economics. A nation cannot afford to train large numbers of skilled people unless the economy can provide jobs for them.

Industrial and Commercial Education: Every developing country must have highly skilled people, but it also must have laboratory technicians and hospital assistants, carpenters and brick layers, accountants and clerks, and welders and machine operators, foremen, inspectors, production supervisors, draftsmen, electricians, mechanics and so forth. Education for industrial, technical and commercial competence usually takes place in special programmes.

For example, students at the Yaba College of Technology in Lagos study for three years initially (Ordinary National Diploma) such courses as building wood work, joinery, metal work and auto mechanics. In some countries like Nigeria, students can go directly from primary schools to trade schools and then enter technical schools. In nearly all countries the trend has been towards emphasis on industrial technical and commercial training.

Adult and Non-formal Education: This is a concomitant in the sense that it is usually developed with the other themes but generally in a separate stream. It is separate, yet it is inextricably related to the effectiveness of the school programme.

Since parents exercise strong influence over their children in most countries, some advantages of school will be lost unless parents get the opportunity to be enlightened along with the children. Scholars in education have found that a well-planned, integrated programmes of adult education is necessary for progress in over-all development, especially in relation to rural and fundamental family education.

3.6 Non-Formal Education

The National Policy on Education of the Federal Republic of Nigeria (2004) defines adult and non-formal education as "all forms of functional education given to youths and adults outside the formal school system" (NERDC, 2004:25). According to Olagunju (2008), contrary to the opinion held by lot of people, non-formal education is different from informal education. This is because, non-formal education is targeted at people who had gone beyond the age of the formal system of education, or those who are deprived of the formal system, as well as those who are deprived of the opportunity due to socio-economic constraints.

Since the non-formal education is not structured, it can be held anywhere and at any time (morning, afternoon or evening). It does not have a specific venue. It can be held in the church, mosque, palace of a traditional ruler, community centre, village square or a market. On the other hand, informal education is the type of education you acquire when you do not actually know you are acquiring it. For example, the unconscious education a child receives from the mother, father, sister, uncle, etc. especially when he/she is corrected for saying or doing something wrong. It is informal system of education because, knowledge is acquired unconsciously in an unorganized settings.

In the Nigerian educational system, non-formal education encompasses mass literacy which is much more than people being taught how to read and write A, B, C. It entails the ability to acquire and make use of information. Reading and writing is just the basic form of it.

Corroborating this view, Adesanya (2005) confirms that non-formal education "covers a broad spectrum of learning and emerges as the need of the environment dictates. For example, the ongoing campaign to educate the masses especially women on the advantages of polio vaccination for children (Adesanya (2005) cited in Oderinde & Ekpo, 2005).

According to Harbison (1973) cited in Oderinde & Ekpo (2005), non-formal education can be described using three categories.

- 16. Activities oriented primarily to the development of the skill and knowledge of members of the labour force who are already employed.
- 17. Activities designed primarily to prepare persons, mainly youths for entry into employment.
- 18. Activities designed to develop skill, knowledge and understanding that transcend the world of work.

Some of the characteristics of non-formal education include the following.

- 19. Programme which emerges as an innovation to solve pressing problem in a given society.
- 20. It is goal and purpose -oriented not certificate- oriented.
- 21. It emphasis on tackling specific problems rather than learning abstract subject matters.
- 22. It is flexible (learners learn without interfering with their normal daily activities).
- 23. It is learner-oriented and participatory.
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- 24. It is more practical rather than theoretical.
- 25. It is more economical (because it uses existing structures).
- 26. It is a continuing life long process.
- 27. It enables the rural or urban people to acquire useful knowledge, attitudes and skills. It also allows a wide range of learning activities associated with work.
- 28. Learners are not full time students.

Self-Assessment Exercise 2

- 29. Discuss four characteristics of African traditional education.
- 30. Examine four methods of teaching in traditional education.
- 31. List six themes of contemporary types of education available to the family.
- 32. Mention three non-formal education categories described by Harbison (1973).

4.0 Conclusion

The understanding of traditional education is an essential foundation for proper appreciation of modern education and its benefits.

5.0 Summary

Traditional education in Africa was defined. The aims of traditional education in Nigeria were also highlighted. Characteristics of African traditional education were discussed alongside the various methods of teaching it.

6.0 Self-Assessment Exercise

- 33. What is traditional education?
- 34. Discuss five aims of traditional education in Nigeria.
- 35. Describe four characteristics of African traditional education.
- 36. Discuss three methods of teaching in traditional education in Nigeria.

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Unit 2 Teaching Children Family Values

1.0 Introduction

Parents play a vital part in the educational process and growing experiences of their children. Schools activities will improve when parents become more involved in their children's education. According to Anne Henderson, in a study she conducted, "When schools work together with families to support learning, children tend to succeed not just in school, but throughout life."

According to her, the most accurate predictor of a student's achievement in school is not income or social status, but the extent to which that student's family is able to create a home environment that encourages learning; family that expresses high (but not unrealistic) expectations for their children's achievement and future careers and become involved in their children's education at school and in the community. This unit will focus on education available in the home and the role parents can play in a child's education.

2.0 Objectives

At the end of this unit, you should be able to:

- 37. mention basic values a child should learn
- 38. discuss ways a child learns to distinguish between right and wrong
- 39. explain basic behaviour rules a child should know
- 40. discuss basic table manners a child should exhibit
- 41. examine ways of nurturing feelings of self-worth in children.

3.0 Main Content

3.1 The Basic Values a Child Should Learn

- 42. Always be honest as much as possible.
- 43. Keep your promises.
- 44. Be punctual for all appointments.
- 45. Always dress properly.
- 46. Do not gossip.
- 47. Promptly return anything borrowed from anyone or institution (for instance books borrowed from the library or from a friend).
- 48. Do not embarrass anyone.
- 49. Always acknowledge people's effort.

3.2 How a Child Learns to Distinguish between Right and Wrong

Children learn from their parent's behaviour. Therefore, if a parent persistently does something that is wrong, in the presence of a child, it becomes the right thing to do for the

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child. Likewise, if a child does something wrong and the parents do not correct or reprimand him/her, the child will continue in that behaviour thinking it is right or acceptable. Below are a few examples of scenarios where the family teaches a child to learn between what is wrong and right.

- 50. When a parent regularly returns from office with a bag full of office supplies and begins to use them at home, the child will conclude that it is okay to steal things from the office.
- 51. When a parent throws waste items out on the streets, the child believes that it is okay to throw items anywhere on the floor and on the streets.
- 52. When a parent tells a child to lie to the landlord or neighbour that he/she is not at home in order to avoid being confronted over payment of an outstanding rent or loan, the child learns that it is a right thing to lie to people to avoid taking responsibilities for their actions such as paying house rents or loans.
- 53. When a parent drives past a traffic light without obeying the rules, the child concludes that it is right to disobey traffic regulations.
- 54. When a child watches a parent lie to a police officer about his/her car particulars, the child learns that it is right to disrespect the law and that telling lies to a policeman is okay.

There are several other instances where a child learns to choose the right or wrong things from their parents. Children always do what they see their parents do, not what they say. Therefore, when children see their parents accept situations that are morally wrong, it inspires them to grow up to immoral adults. On the other hand, when parents show good example, their children grow up to be law abiding citizens, honest, and responsible adults.

Self-Assessment Exercise I

- 55. Mention five basic values a child should learn.
- 56. Discuss five ways a child learns to distinguish between right and wrong.

3.3 Ten Basic Behaviour Rules a Child Should Know

Socialization is one of the primary functions performed by a family. Parents teach their children to interact with others in good manners. Some examples of basic behaviour rules that children should know include the following:

- 57. Learn simple courtesies such as saying "please", "thank you", "excuse me" or "I'm sorry" when the need arises.
- 58. He or she should have good table manners. (For instance not talking while eating).
- 59. He/she must talk to an adult with respect and decorum.
- 60. He/she should speak politely and respectfully to people, whether older or younger and refrain from yelling at people.
- 61. He or she should answer when spoken to and not just maintain a rude silence.
- 62. He/she should listen to others and not interrupt rudely when someone is speaking.

- 63. A child should do any assigned household chores without wearing a long face.
- 64. He/she should not jump queue, especially in public places.
- 65. He/she should be punctual at meetings or any appointments.
- 66. He/she should obey rules whether they are generated in the family, school, religious body or by government.

3.4 Basic Table Manners

It is important for parents to spend time with their children at the table to teach them good table manners. It may be difficult to do this in the morning when everyone is rushing off to work, but dinner period presents a good opportunity to learn basic behaviours to be followed while on the dining table. Some basic table manners parents are to teach their children are:

"Please" and "thank you" are basic table manners: Rather than reach across the table to take something, asks the person nearest to the item to please pass it to you and say thank you when you receive it.

When serving yourself, take modest portion of food: You should request to have more only when the food has gone round and is enough for everyone on the table.

Cut your meat one piece at a time: Cut one piece of meat and then eat it, before cutting another piece.

Eat quietly: Chew only small bites of food, and swallow them with the mouth closed. Do not make noise with your mouth while eating.

Wipe your fingers and mouth often with a napkin: Children should be taught not to lick fingers or rub it on their clothes.

Never use a toothpick at table: Children should be taught to excuse themselves to go to the rest room to use the toothpick.

Hold and use your fork and knife correctly: Children should be properly educated on how to use cutlery. That is, holding the fork with the left hand and the knife with the right hand.

Self-Assessment Exercise 2

- 1. List four basic behaviour rules a child should know.
- 2. Discuss four table manners a child should display while at the dining table.

3.5 Nurturing Feelings of Self-Worth in Children

It is important for a child to develop high self-esteem. This helps the child to feel good about him/herself and be able to resist peer pressure to do wrong thing things. Below are suggestions for fostering self-worth in children.

Listen and be attentive to the child: When parents listen attentively to their children, they make the child feel that he/she matters to them. Showing interest in a child's activities, spending time with them at home, dropping them at school, attending events where the children show their talents, such as school plays, musical performances, or sporting events and so on are effective ways of making them feel that they are special.

Treat children with respect: Children should be acknowledged, even if parents are busy. Parents should avoid criticizing them and talk positively about their children to other people in situations where they can hear parents praising them.

Be affectionate with children: Parents should show children affection both physically and verbally. Most young children love to be held, hugged and kissed. Older children also appreciate hugs and pats on the back. Spending time with children also communicates affection.

Communicate appreciation to children: Parents should praise their children when they do the right things. It is important for them to know that they are loved just because of who they are.

Discipline children in positive ways: Parents should never discipline their children when angry. Rather, they should take time to think of positive ways to teach and correct him/her. A child responds much more positively to kind and gentle teaching than to harsh discipline.

Allow children to be independent and responsible: Children should be taught principles and then allowed to explore and learn. Parents should set tasks for them and allow them to carry them out and support and direct them. Let change and improvement come about through your patience and example. However, while it is important for children to be independent and responsible, parents should perform tasks for and with them occasionally, even if they are capable of doing it on their own.

4.0 Conclusion

In this unit, you have learnt important manners parents should teach their children to order make them become responsible adults, and have a better nation at large. Good manners, together with ethics, values and morals are the basis of character. Children need to learn about these important aspects of life for them to become responsible parents, leaders and nation builders in the future. The hallmark of good manners is rooted in discipline and having a sense of right and wrong and doing the right thing.

5.0 Summary

Parents should be the primary teachers of children in moral values and attitudes. They should teach them by precepts and example and through religious values. This will enable them make wise choices, even in the face of temptation and peer influences.

6.0 Self-Assessment Exercise

- 67. Identify and describe ten basic behaviour rules that a child should know.
- 68. Discuss five basic table manners.
- 69. State and discuss five ways of nurturing feelings of self-worth in children.
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Unit 3 Educational Resources in the Family

1.0 Introduction

Traditional education especially in Nigeria was discussed in the previous unit.. In this unit, you will learn about educational resources for the family.

2.0 Objectives

At the end of this unit, you should be able to:

- identify environmental/community materials
- describe school resources and materials
- discuss the process of using resource person.

3.0 Main Content

3.1 Community Resources

This type of educational resources is important because it is effective in learning and also provides competent instruction given by dutiful teachers to their pupils. The immediate surroundings of a school contains vital store of resources for all school learning levels. It provides rich opportunities for learners to examine, question, survey, discuss, document and to carry out all sorts of fieldwork, and to undertake a variety of social action, or community service works.

Places around the community where academic research work can take place include banks, companies, markets, industries, construction sites and so forth. Inspection made on these sites can be discussed, analyzed and interpreted in the classroom. Professionals can be invited to speak to stimulate educational processes. This can also be done especially at the tertiary level.

Visual learning is one of the best ways to remember what is being taught for a longer period of time. As such, learning from the environment should be greatly encouraged to enhance the ability of students' interpretation of things they see from the environment, analyze them and thus, use the information to solve a particular problem. In a fully utilized environment, teachers can devise ways of teaching their students such that they there would be no dull moment in the teaching process.

3.2 School Resources and Materials

The use of text books to study will not be adequate for mastery of subjects. As such, there is need for an enormous range of materials and resources for effective and efficient teaching-learning processes. With changes in the social environment, topics in school subjects will need to be regularly re-directed and or introduction of modern resources; new topics will demand completely new design and improvised learning materials.

Therefore, the introduction of individual coursework, small groups work or the whole class activity would require the provision of a broad variety of materials and resources to impel the learning process.

More resources and materials are needed in today's educational system to aid learning hence, there should be provision of adequate materials for pupils of extensive choice of ages, abilities, and interests, produced in such a way that will meet the needs of both students and educators. Teaching topics in various subjects depends largely on the ingenuity of teachers in the classrooms.

As such, the teacher needs to be creative to generate his or her own materials in line with the objective of the topic being treated. The main aim of using teaching materials and resources is to develop appropriate knowledge in students. Teaching aids has been defined as "things or objects brought into play to emphasize, clarify, strengthen or vitalize the teacher's instruction" (Mills, 1982;Agun, et al. 1988).

Educational technologists have developed these teaching aids to make learning processes easy as they are designed to practically appeal to pupils. These aids are materials, devices, and resources used in learning environment to supplement the written or spoken words, in the transmission of knowledge, attitudes, ideas or concepts and values. The basic professional materials and resources that may be needed to carry out effective teaching may be grouped into six categories.

- The print materials.
- The non- print materials.
- The visual materials.
- The audio recorded materials.
- The audiovisual materials.
- The relia materials.

The Print Materials

These are everyday aids used in the classroom for education and instruction to pupils. They offer infinite quantity of information on the surroundings and the activities that are essential for study. Basically, these materials can be found in school libraries and other educational libraries. Examples of these printed materials include textbooks, magazines, pamphlets, biographies, brochures, catalogues and other library materials. Teachers should try to get aids applicable to subject topic being taught for easy understanding of the pupils.

The Non-Print Materials

These are usually called MEDIA. They are now important in teaching social studies. They include models, painted pictures, posters, slides, filmstrips, movie film-tapes, video tape, photographs, etc. Their impact in the classroom has been observed to be very great especially in the primary and lower secondary school level. Schools should organise to have these materials for use whenever necessary.

The Visual Materials

These are aids that can be seen, but with no sound in the classroom. Instructional resources can be produced by teachers for detailed instructional purposes. These materials can be made from old newspaper, cardboard, papers, flash cards, maps, graphs, diagrams, and sketches. They may also include costumes, puppets, models, and construction of all kinds that a teacher may need, such as chalkboards, magnet boards, flannel boards, display boards, globes, and sometimes graphics. The visuals should, however, have topic sentence.

Audio Recorded Materials

These educational aids can both be seen and heard, but what makes the sound cannot be seen or heard by the learners. Examples include voices from radio, records or phono-discs and audio tapes, audio cassette instruction, phonographs, telephone-lectures, and radiovision. Effective use of these materials can be through the use of other auxiliary gadgets such as radio, record players, tape recorder, payers. Due to the costly nature of these equipment, care must be taken to ensure their safety especially during usage in the classroom.

Audio-visual Materials

These materials are often refer to as still films- projected or unprojected; motion pictures-silent and sound; television, video tapes. Places and gadgets through which these materials can be viewed and heard could be through sound and picture projector, episcope, slide projector, educational television and radio.

Audiovisual materials enhance memory retention of factual ideas, concepts and information as students experience direct contact with what is being taught. The use of these audiovisual materials helps to develop the efficiency of communication and learning of concepts, interaction, skills and executive ability of the students.

Experiments carried out in recent times in classrooms have established two principles. Pupils learn more rapidly or faster when audiovisual materials are employed, while fewer explanations and repetitions were needed from the teacher. Secondly, pupils who use audiovisual for learning remember longer more of the facts that were being thought.

Relia Materials

These are tangible things or objects of educational worth in the community. The term 'relia' means real articles, items, real material that students can see, touch, feel, examine, and study, in order to concretize their concepts and imaginations about how to live in their various environments and the developments of man in these societies. Real objects can be found in museum, exhibitions, and historical activities. These real objects can make learning fun because what is being taught is real and makes more meaning to the students.

Self-Assessment Exercise I

- 1. List four examples of places around the community where learning process can take place.
- 2. Discuss four types of school resources that enhance education and learning.

3.3 Use of Resource Person

A resource person in a school setting is a person who comes into the classroom as a guest speaker to present information or shares his experience on a specific topic with the students on a particular topic. A consultant or a professional in a special field can share specialized information to develop certain skills and perceptive required for discovering solutions to community or any environment problems that the group of students deems suitable.

Usually, resource people will be more effective if they are requested to focus specifically on a particular issue. Their contribution ought to assist students on various aspects of the issue, to think answer in light of information, plan further investigation or social action, or coach the students in some new skills. Students therefore need to get ready in advance to meet with the resource person to enhance the utmost benefit. It is known that any content or information presented by resource persons to pupils is better received than it would have been if presented by the class teacher.

Resource person that can be invited by the school include the following:

- Government officials-(Local Government officers or the Chairman local councilors, town planners, health, welfare, public works, fire, police, immigration, customs and other officials).
- Media representatives- (radio and television officials, newspaper reporters, Nigerian Union of Journalist officials.).
- Business representatives –(local executives, supermarkets owners, insurance agents, real estate agents, bankers, builders, chamber of commerce officials, others).
- Members of religious organizations ,).
- Members of educational organizations-(museum officials, librarian, historical societies, college and university lecturers, federal and State Teacher, and Foundations local official).
- Judicial Officials- (Judges, lawyers, probation officers, and others).
- Health representatives (hospital officials, doctors, nurses, drug and health protection agencies, experts and others).
- Others- (Women Council Officials, farmers, veterans, senior citizens, club officials and locally recognized authorities and foreign bodies- UNESCO, UNICEF, UNDP and others).

Most classroom presentations by these invited resource people are expected to be a brief lecture, followed by questions and answers from both the guest and the students. The presentation can be brightened up by inviting two or more guest speakers with conflicting views to discuss a controversial issue, topic or a specific social problem or small groups of students can visit resource persons outside the school. There should have clear and well-formed objectives to guide the interview. Information gathered should be analyzed and after assignments completed, they can be invited to come before the class to present their views.

Self-Assessment Exercise 2

- 70. Enumerate five types of resources persons that can be invited for educational presentations in schools.
- 71. How can resource persons be effective used in schools?

3.4 Using Computer at Home

Using a computer at home will likely have a positive impact on your children's education.

The suggestions below should help you and your children on how to use the computer at home:

- Study and know the operations of the computer yourself.
- Set an example by using the computer for your own personal needs such as typing letters, keeping records, doing the household budget, etc.
- Use the computer with your children.
- Use quality software for the computer.



4.0 Conclusion

In this unit, you have learnt about various educational resources that are available in the community that can provide educational support to children. In the next unit, you will learn about financial resources and management in the family.

5.0 Summary

Learning can become more interesting and effective when teachers creatively made use of resources that are available within the community. In addition to classroom activities, teachers should encourage children to learn outdoors from the resources in the environment. When children actively learn by seeing, hearing and doing, they perform exceptionally well compared with previous learning activities restricted to the classroom only.

6.0 Self-Assessment Exercise

- 1. Identify and discuss environmental/community materials.
- 2. What are school resources and materials?
- 3. Discuss the process of using resource person.

7.0 Reference/Further Reading

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Unit 4 Financial Resources and Management in the Family

1.0 Introduction

Money management is important to the success and happiness of any relationship, including the family. Parents, especially have a moral duty to provide for their children's needs. A financially stable family is likely to be more peaceful and serene. Money can enhance or destroy a family and can lead to mistrust, name-calling, selfishness, dishonesty, and even divorce. In this unit, you will learn the important skills required to manage financial resources in the family and ways of managing resources in the home.

2.0 Objectives

At the end of this unit, you should be able to:

- list and discuss causes of family financial problems
- explain factors that influence the financial behaviour of an individual
- · enumerate qualities of a marriage that affect financial security
- state ways of understanding financial patterns of a family
- describe three ways of changing financial behaviour
- identify five ways of cutting down family expenses.

3.0 Main Content

3. I Causes of Family Financial Problems

There are many factors responsible for financial problems in a family. Some of these factors include lack of financial understanding, personal behaviour problems, and relationship problems.

3.2 Factors that Influence Financial Behaviour

There are certain factors that influence financial behaviour. Some examples of these factors include emotions, personality, and an individual's attitude toward money.

Emotions: Money can be strongly linked to our emotions. Some people spend money to cover-up some emotional issues. For instance, some people go out for shopping to overcome sadness or loneliness. While some other people spent money on others in order to control them. Others have incurred debt to buy gifts and relieve feelings of guilt because they are neglected by someone. For instance, a man who has been coming home very late from work for a long time and forgot his wife's birthday may decide to borrow money from a friend to buy a very expensive gift for his wife to cover up his guilty conscience.

Personality: Our personalities also affect our financial behaviour. A person who is carefree may not value the need for financial planning, budgeting, and saving. On the other hand, another person who values order, control and authority may oppose extravagant spending except only on necessities. Such an individual will not be happy to share financial control with a spouse with a different personality.

Individual's attitude towards money: Financial behaviour can be influenced by an individual's approach toward money which is, to some extent, determined by a person's childhood experience. Sometimes, money can symbolize feelings like control, fear, guilt or abandonment. For instance, a man may refuse to discuss financial matters with his wife because his parents argued about money regularly when he was young and this affected him greatly. Another example is a wife who grew up in a wealthy family and, consequently, does not understand the need for budgeting and saving.

Self-Assessment Exercise I

- 1. Mention three factors responsible for financial problems.
- 2. How does individuals' personality and emotions affect financial decision making.

3.3 Financial Security in the Family

In addition to an individual and his or her spouse's personal financial behaviour, the type of relationship existing between couples also has a remarkable impact on financial resources and management in a family. If the relationship between a husband and wife is affected by some other issues, such family is likely to have financial problems. Some examples of the other issues that can lead to financial distress in the family are enumerated below.

- Poor communication
- Control and manipulation of others
- Ill-defined roles
- Selfishness
- Disrespect
- Mistrust.

Therefore, to foster better resource management in a family, some experts have identified the following tips that can affect financial security: communication, emotional intimacy and mutual respect and consideration. Each of these is discussed below.

Communication

It is important for family, especially the husband and wife, to effectively communicate about family goals and finances. This is critical to financial resource management in the family. It is essential for couples to know and understand his/her spouse's attitude towards money and his or her financial goals. Talking about this will help them identify ways of planning for the financial needs of the family. It is equally important for a spouse to discuss his/her plans before making a large purchase. Whatever the need may be - school fees, family home keeping expenses, needs of extended family members and so forth, should be discussed openly between a couple.

Emotional Intimacy

The role of emotional influence on an individual's attitude to money has been discussed above. Since this is an important aspect of family resource management, couples need to understand their spouse's feelings towards money; why money matters make them anxious, and how a spouse can be motivated to save money for unanticipated and future family needs.

Mutual Respect and Consideration

If a spouse respects and considers his partner, he/she will not use money to control him/her, spend money lavishly on shopping sprees and exceed the family budget. If this happens, the partner is likely to get angry and this can cause stifle and disagreements in the family. It is essential for a spouse to recognize a partner's wish or desire to save money for a family project, such as buying a land to build a permanent family home, rather than spending it on an expensive car to keep up with social status. The spouse's feelings should be considered before making financial decisions.

Trust and Love

Within a family, a couple should trust each other well enough to know that the other partner has his or her interests at heart and be able to openly communicate with each other about their financial income rather than Keeping money away from each other.

3.4 Financial Patterns of a Family

There are different things that members of the family can do to manage financial resources within the family. Some of these can be done through seeking understanding in the following areas.

Set financial goals together: Couples should realize the fact that individual has different values, standards and goals that influence his or her view of money and its uses.

Understand the family financial rules that existed in your spouse's family of origin and how they affect his or her financial perspective. Develop understanding and respect for your spouse's attitude about money. Consider your spouse's feelings when you spend money or discuss finances.

Communicate openly and lovingly with your spouse about your wish for a family financial pattern. Review your current family financial rules and decide which ones you want to keep and the ones you want to change. Talk to your spouse before making large purchases or investments.

Plan a family activity to teach all family members about the family finances. For example, showing them your paycheck and show your children how the money is allocated to various expenses and savings programmes. Make weekly or monthly appointments to discuss money matters with your spouse and family.

3.5 Ways of Changing Financial Behaviour

Draw up a budget.

- Make a list defining each spouse's financial roles and responsibilities. Share some of the financial responsibilities like budgeting, shopping, investing and paying bills.
- Make purchases that are within your income level.
- Separate your basic needs from your wants. Consider the needs and wants of family members before making impulsive purchases.
- Keep expenses constantly even when your income increases.
- Give family members some allowances to spend how they choose without being accountable to anyone. Give each spouse an allowance to spend how he or she chooses. Allocate a portion of the family income to each spouse to spend without being accountable to anyone.
- Communicate with your spouse about each other's expectations and desires. Seek to understand your spouse's feelings.

3.6 Strategies for Cutting down Family Expenses

Below are some tips for reducing expenses within the family:

Avoid impulse purchasing: Make a shopping list and stick to it.

Set up a limit to the amount of money either spouse can spend before consulting his or her partner: This limit will vary according to the life-stage of the couple; whether they are established couple or newly married.

Consult your spouse before purchasing expensive items: For example, buying a set of furniture, an expensive electronic device, a car or land for family.

Avoid debt and interest payments: Keep away from buying items on credit, especially for things you do not really need.

Establish an emergency savings fund: It is ideal to have at least three months' income savings, if both couples are earning an income. However, if the family has only one breadwinner, consider having savings of six months' income.

Self-Assessment Exercise 2

- 72. Discuss four ways of understanding financial patterns of a family.
- 73. Describe three ways of changing financial behaviour.
- 74. List five strategies for reducing family expenses.

4.0 Conclusion

One of the key lessons learnt in this unit is that, once a family is set-up, the husband and wife should be prepared to make sacrifices and be willingly to change their behaviours and attitudes in order to manage their financial resources effectively. This includes learning to differentiate between needs and wants, communicating openly and honestly about family finances, using a budget or financial plan, and understanding the connection between money and family relationships. It is important to learn the act of effectively managing resources in the family to avoid debts and other forms of financial crisis.

5.0 Summary

From the discussions in this unit, it is clear that families need to consider several factors including open communication, emotions, attitude to money, personality, mutual trust and respect, among others in order to successfully manage their family finances effectively. We have also discussed ways of understanding financial patterns of a family and described some ways of changing financial behaviour and also identified ways of cutting down family expenses.

6.0 Self-Assessment Exercise

- 1. State and discuss three factors responsible for financial problems in families.
- 2. Identify and discuss five qualities of a marriage that affect financial security.
- 3. What major lesson have you learnt in this unit?
- 4. Discuss four ways of understanding family financial pattern.
- 5. Identify and describe six ways of changing financial behaviour.
- 6. State five ways of cutting down family expenses.

7.0 References/Further Reading

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